



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [BANK OF AMERICA CORPORATION](#)

**City/State** [CHARLOTTE, NC](#)

## Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [3,111,606,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**BANK OF AMERICA CORPORATION**  
100 NORTH TRYON STREET  
**CHARLOTTE, NC 28255**

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## Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	3,183,554,000	2,941,777,000	3,028,820,500	2,676,843,250	2,406,303,750
Net income (\$000) .....	13,314,000	17,274,000	31,978,000	17,894,000	27,430,000
Number of BHCs in peer group .....	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	1.55	2.67	8	1.42	2.65	6	1.45	2.60	7	1.66	2.77	8	2.09	3.01	14
+ Non-interest income .....	1.29	0.96	72	1.64	1.11	77	1.54	1.04	77	1.58	1.21	72	1.68	1.32	73
- Overhead expense .....	1.86	2.17	32	2.12	2.24	47	2.01	2.17	39	2.12	2.57	28	2.25	2.69	29
- Provision for credit losses .....	0.03	0.09	37	-0.24	-0.15	34	-0.15	-0.09	34	0.40	0.51	34	0.15	0.15	61
+ Securities gains (losses) .....	0	0	79	0	0.01	26	0	0.01	48	0.02	0.02	57	0.01	0.01	64
+ Other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	87	0	0	87	0	0	84
= Pretax net operating income (tax equivalent) .....	0.94	1.40	13	1.18	1.79	12	1.14	1.66	11	0.73	1.04	21	1.39	1.56	33
Net operating income .....	0.84	1.06	22	1.17	1.36	33	1.06	1.26	29	0.67	0.81	31	1.14	1.19	39
Net income .....	0.84	1.06	22	1.17	1.35	34	1.06	1.26	29	0.67	0.82	30	1.14	1.19	39
Net income (Subchapter S adjusted) .....		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	1.95	3.12	7	1.73	3.14	6	1.75	3.06	6	2.17	3.55	6	3.36	4.41	6
Interest expense .....	0.26	0.24	69	0.18	0.27	30	0.17	0.25	38	0.34	0.52	25	1.04	1.08	50
Net interest income (tax equivalent) .....	1.69	2.88	8	1.55	2.85	6	1.58	2.80	7	1.83	3.01	9	2.33	3.33	16
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.18	0.08	79	0.29	0.13	84	0.23	0.11	83	0.40	0.27	74	0.37	0.21	80
Earnings coverage of net loan and lease losses (X) .....	15.91	-9.51	44	9.82	4.52	40	13.29	39.72	32	7.17	22.91	34	9.96	24.40	41
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.12	1.17	48	1.46	1.39	62	1.21	1.23	51	1.95	1.58	76	0.92	0.83	61
Allowance for loan and lease losses / Total loans and leases .....	1.12	1.15	49	1.45	1.37	62	1.19	1.20	49	1.93	1.55	77	0.92	0.81	60
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.45	0.41	59	0.58	0.63	53	0.50	0.49	56	0.57	0.71	43	0.40	0.57	34
30–89 days past due loans and leases / Total loans and leases .....	0.35	0.32	66	0.34	0.27	71	0.42	0.32	70	0.42	0.39	66	0.51	0.43	66
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	10.04	3.09	76	6.94	-1.82	78	2.55	-2.33	66	-4.48	3.20	28	11.47	14.45	42
Net short-term noncore funding dependence .....	-7.12	-1.79	21	-11.33	-8.21	34	-15.25	-7.71	25	-24.18	-4.76	9	-7.32	3.38	15
Net loans and leases / Total assets .....	34.04	61.60	9	31.71	59.81	7	32.40	58.67	9	33.85	61.58	10	41.87	63.77	12
<b>Capitalization</b>															
Tier 1 leverage ratio .....	6.52	9.08	3	6.88	9.11	4	6.36	8.98	3	7.36	9.13	5	7.94	9.76	9
Holding company equity capital / Total assets .....	8.65	10.04	24	9.15	10.88	22	8.52	10.71	16	9.68	11.16	30	10.88	12.43	33
Total equity capital (including minority interest) / Total assets .....	8.65	10.14	23	9.15	11.01	21	8.52	10.82	14	9.68	11.29	27	10.88	12.57	30
Common equity tier 1 capital / Total risk-weighted assets .....	10.49	11.90	31	11.52	12.69	35	10.62	12.42	24	11.94	12.38	47	11.17	12.17	33
Net loans and leases / Equity capital (X) .....	3.94	6.22	9	3.47	5.51	9	3.80	5.53	16	3.50	5.58	13	3.85	5.21	20
Cash dividends / Net income .....	31.47	34	46	22.35	25.30	44	25	28.27	43	43.08	42.30	52	27.63	33.12	37
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	2.70	7.91	39	10.51	9.29	59	12.41	10.50	70	15.84	16.68	50	3.36	9.26	31
Equity capital .....	-2.89	-0.29	53	4.32	9.31	31	-1.05	7.46	10	3.06	6.99	31	-0.19	10.49	9
Net loans and leases .....	10.25	11.87	53	-5.07	0.79	26	7.61	3.36	70	-6.36	9.07	8	4.99	9.10	43
Noncore funding .....	1.32	10.50	49	6.52	-23.76	85	6.07	-14.79	80	1.73	-12.18	67	4.09	6.59	48
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	2.53	0.43	87	2.36	0.48	87	1.91	0.57	84	3.43	0.77	86	3.83	1.02	83
Long-term debt / Equity capital .....	89.78	11.61	96	86.15	11.05	96	91.94	10.95	96	81.97	13.56	94	71.66	13.04	93
Equity investment in subsidiaries / Equity capital .....	116.39	103.92	89	115.09	103.07	91	118.54	103.22	92	113.41	102.81	90	113.71	103.22	91
Cash from ops + noncash items + op expense / Op expense + dividends .....	-241.53	116.54	2	48.27	130.64	17	121.84	154.48	40	239.94	147.24	87	388.06	190.27	90

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	16,803,000	15,114,000	31,041,000	35,927,000	46,585,000	11.18	-8.68
Income from lease financing receivables.....	298,000	349,000	675,000	778,000	895,000	-14.61	-38.30
Fully taxable income on loans and leases.....	17,048,000	15,417,000	31,622,000	36,598,000	47,327,000	10.58	-9.26
Tax-exempt income on loans and leases.....	53,000	46,000	94,000	107,000	153,000	15.22	-44.21
Estimated tax benefit on income on loans and leases.....	65,935	65,714	132,033	132,223	160,825	0.34	-62.42
Income on loans and leases (tax equivalent).....	17,166,935	15,528,714	31,848,033	36,837,223	47,640,825	10.55	-9.92
Investment interest income (tax equivalent).....	8,007,065	5,687,286	12,642,967	10,062,777	12,073,175	40.79	52.79
Interest on balances due from depository institutions.....	391,000	60,000	187,000	378,000	2,009,000	551.67	-29.80
Interest income on other earning assets.....	2,906,000	1,903,000	3,908,000	5,415,000	10,884,000	52.71	-25.98
Total interest income (tax equivalent).....	28,471,000	23,179,000	48,586,000	52,693,000	72,607,000	22.83	-1.08
Interest on time deposits of \$250K or more .....	23,000	26,000	49,000	185,000	267,000	-11.54	-50.00
Interest on time deposits < \$250K.....	32,000	42,000	71,000	330,000	445,000	-23.81	-69.52
Interest on foreign office deposits .....	133,000	15,000	53,000	232,000	834,000	786.67	-49.81
Interest on other deposits .....	296,000	178,000	364,000	1,196,000	5,642,000	66.29	39.62
Interest on other borrowings and trading liabilities.....	2,978,000	1,725,000	3,478,000	5,437,000	13,995,000	72.64	-36.50
Interest on subordinated debt and mandatory convertible securities .....	391,000	367,000	723,000	844,000	1,161,000	6.54	-26.92
Total interest expense.....	3,853,000	2,353,000	4,738,000	8,224,000	22,344,000	63.75	-34.17
Net interest income (tax equivalent).....	24,618,000	20,826,000	43,848,000	44,469,000	50,263,000	18.21	7.37
Non-interest income.....	20,572,000	24,149,000	46,535,000	42,181,000	40,387,000	-14.81	-7.60
Adjusted operating income (tax equivalent) .....	45,190,000	44,975,000	90,383,000	86,650,000	90,650,000	0.48	-0.01
Overhead expense.....	29,672,000	31,161,000	60,752,000	56,858,000	54,035,000	-4.78	4.25
Provision for credit losses.....	556,000	-3,475,000	-4,604,000	10,677,000	3,574,000		-62.83
Securities gains (losses) .....	22,000	0	22,000	411,000	193,000		-84.40
Other tax equivalent adjustments .....	0	0	1,000	1,000	2,000		
Pretax net operating income (tax equivalent).....	14,980,000	17,428,000	34,404,000	19,490,000	33,353,000	-14.05	-2.58
Applicable income taxes .....	1,457,000	-66,000	1,998,000	1,101,000	5,324,000		-69.75
Tax equivalent adjustments .....	209,000	220,000	428,000	499,000	598,000	-5.00	-51.84
Applicable income taxes (tax equivalent).....	1,666,000	154,000	2,426,000	1,600,000	5,922,000	981.82	-68.27
Minority interest .....	0	0	0	-4,000	1,000		
Net income before discontinued operations, net of minority interest .....	13,314,000	17,274,000	31,978,000	17,894,000	27,430,000	-22.92	31.50
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	13,314,000	17,274,000	31,978,000	17,894,000	27,430,000	-22.92	31.50
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	13,314,000	17,274,000	31,978,000	17,890,000	27,431,000	-22.92	31.50
Investment securities income (tax equivalent).....	8,007,065	5,687,286	12,642,967	10,062,777	12,073,175	40.79	52.79
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,343,000	576,000	1,532,000	1,022,000	1,186,000	133.16	259.09
Mortgage-backed securities .....	6,306,000	4,773,000	10,461,000	8,166,000	9,731,000	32.12	46.31
All other securities .....	358,065	338,286	649,967	874,777	1,156,175	5.85	-35.66
Cash dividends declared.....	4,190,000	3,860,000	7,996,000	7,709,000	7,578,000	8.55	77.02
Common .....	3,408,000	3,110,000	6,575,000	6,288,000	6,146,000	9.58	126.60
Preferred.....	782,000	750,000	1,421,000	1,421,000	1,432,000	4.27	-9.39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	1.79	2.90	7	1.58	2.92	6	1.60	2.85	6	1.97	3.27	6	3.02	4	8
Less: Interest expense .....	0.24	0.22	66	0.16	0.25	29	0.16	0.23	38	0.31	0.48	27	0.93	0.98	47
Equals: Net interest income (tax equivalent) .....	1.55	2.67	8	1.42	2.65	6	1.45	2.60	7	1.66	2.77	8	2.09	3.01	14
Plus: Non-interest income .....	1.29	0.96	72	1.64	1.11	77	1.54	1.04	77	1.58	1.21	72	1.68	1.32	73
Equals: adjusted operating income (tax equivalent) .....	2.84	3.67	8	3.06	3.82	12	2.98	3.70	10	3.24	4.04	14	3.77	4.41	20
Less: Overhead expense .....	1.86	2.17	32	2.12	2.24	47	2.01	2.17	39	2.12	2.57	28	2.25	2.69	29
Less: Provision for credit losses .....	0.03	0.09	37	-0.24	-0.15	34	-0.15	-0.09	34	0.40	0.51	34	0.15	0.15	61
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	79	0	0.01	27	0	0.01	48	0.02	0.02	57	0.01	0.01	64
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	87	0	0	87	0	0	84
Equals: Pretax net operating income (tax equivalent) .....	0.94	1.40	13	1.18	1.79	12	1.14	1.66	11	0.73	1.04	21	1.39	1.56	33
Less: Applicable income taxes (tax equivalent) .....	0.10	0.33	4	0.01	0.41	0	0.08	0.38	3	0.06	0.23	11	0.25	0.36	20
Less: Minority interest .....	0	0	44	0	0	41	0	0	40	0	0	6	0	0	72
Equals: Net operating income .....	0.84	1.06	22	1.17	1.36	33	1.06	1.26	29	0.67	0.81	31	1.14	1.19	39
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.84	1.06	22	1.17	1.35	34	1.06	1.26	29	0.67	0.82	30	1.14	1.19	39
Memo: Net income (last four quarters) .....	0.89	1.12	19	0.97	1.25	21	1.06	1.26	29	0.67	0.82	30	1.14	1.19	39
Net income—BHC and noncontrolling (minority) interest .....	0.84	1.07	21	1.17	1.37	33	1.06	1.27	28	0.67	0.83	30	1.14	1.20	39
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.71	92.97	30	91.20	93.15	25	91.57	93.08	29	90.79	92.32	30	89.68	91.05	34
Average interest-bearing funds / Average assets .....	57.15	60.12	43	57.19	62.32	30	56.84	61.99	30	59.41	64.06	28	61.84	65.57	34
Interest income (tax equivalent) / Average earning assets .....	1.95	3.12	7	1.73	3.14	6	1.75	3.06	6	2.17	3.55	6	3.36	4.41	6
Interest expense / Average earning assets .....	0.26	0.24	69	0.18	0.27	30	0.17	0.25	38	0.34	0.52	25	1.04	1.08	50
Net interest income (tax equivalent) / Average earning assets .....	1.69	2.88	8	1.55	2.85	6	1.58	2.80	7	1.83	3.01	9	2.33	3.33	16
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.28	4.01	9	3.21	4.05	9	3.24	4.01	10	3.58	4.27	11	4.79	5.09	35
Interest-bearing bank balances .....	0.31	0.42	21	0.04	0.11	7	0.06	0.14	6	0.15	0.27	17	1.38	2.04	17
Federal funds sold and reverse repos .....	0.26	0.58	29	-0.04	0.26	5	-0.03	0.25	6	0.29	0.68	35	1.73	2.44	30
Trading assets .....	1.33	0.52	76	1.15	0.42	77	1.17	0.45	75	1.49	0.60	77	1.86	0.99	70
Total earning assets .....	1.94	3.09	7	1.71	3.11	6	1.74	3.04	6	2.15	3.51	6	3.34	4.36	7
Investment securities (tax equivalent) .....	1.68	1.85	32	1.38	1.80	22	1.42	1.77	26	1.95	2.25	25	2.73	2.76	49
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.85	1.22	23	0.49	1.28	11	0.58	1.14	18	1.08	1.75	22	1.97	2.32	31
Mortgage-backed securities .....	2.11	1.78	83	1.56	1.56	51	1.67	1.57	62	2.02	2.05	43	2.80	2.61	75
All other securities .....	2.32	2.82	33	1.99	2.91	22	2.05	2.81	27	2.47	3.24	21	3.59	4.06	42
Interest-bearing deposits .....	0.08	0.20	17	0.05	0.24	5	0.05	0.21	7	0.18	0.53	9	0.73	1.10	24
Time deposits of \$250K or more .....	0.26	0.50	15	0.32	0.76	12	0.30	0.66	12	0.84	1.42	7	1.16	1.96	6
Time deposits < \$250K .....	0.32	0.44	37	0.33	0.72	10	0.30	0.62	13	1.03	1.36	22	1.35	1.82	19
Other domestic deposits .....	0.05	0.17	7	0.03	0.17	5	0.03	0.15	6	0.13	0.36	8	0.66	0.93	32
Foreign deposits .....	0.33	0.25	74	0.04	0.12	44	0.06	0.14	48	0.30	0.42	39	1.17	1.19	50
Federal funds purchased and repos .....	0.49	0.36	73	0.23	0.19	76	0.22	0.17	78	0.65	0.62	66	2.22	1.86	66
Other borrowed funds and trading liabilities .....	0.99	1.24	37	0.66	1.31	27	0.65	1.27	26	0.97	1.50	28	2.31	2.38	47
All interest-bearing funds .....	0.42	0.36	74	0.28	0.40	31	0.28	0.37	35	0.52	0.74	27	1.50	1.49	60

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019				
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....	20,572,000		24,149,000		46,535,000		42,181,000		40,387,000			
Fiduciary activities income .....	1,181,000		1,136,000		2,341,000		2,024,000		1,985,000			
Service charges on deposit accounts - domestic .....	2,447,000		2,559,000		5,282,000		4,984,000		5,401,000			
Trading revenue.....	7,230,000		6,617,000		10,580,000		6,876,000		8,175,000			
Investment banking fees and commissions.....	9,815,000		11,445,000		23,292,000		19,775,000		17,600,000			
Insurance activities revenue.....	5,000		6,000		12,000		14,000		16,000			
Venture capital revenue.....	2,000		0		-2,000		0		1,000			
Net servicing fees .....	263,000		176,000		235,000		-73,000		75,000			
Net securitization income .....	24,000		63,000		134,000		51,000		118,000			
Net gains (losses) on sales of loans, OREO, other assets.....	-244,000		-99,000		-59,000		425,000		-1,762,000			
Other non-interest income.....	-151,000		2,246,000		4,720,000		8,105,000		8,778,000			
Total overhead expenses .....	29,672,000		31,161,000		60,752,000		56,858,000		54,035,000			
Personnel expense.....	17,308,000		18,987,000		37,057,000		33,425,000		32,920,000			
Net occupancy expense.....	3,192,000		3,358,000		6,576,000		6,459,000		5,966,000			
Goodwill impairment losses .....	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	39,000		37,000		76,000		95,000		112,000			
Other operating expenses.....	9,133,000		8,779,000		17,043,000		16,879,000		15,037,000			
Fee income on mutual funds and annuities.....	547,000		610,000		1,219,000		1,239,000		1,426,000			
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....	0		0		0		0		0			
Number of equivalent employees .....	208,242		210,240		207,294		211,378		205,429			
Average personnel expense per employee.....	83.11		90.31		178.77		158.13		160.25			
Average assets per employee.....	15,287.76		13,992.47		14,611.23		12,663.77		11,713.55			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	2.66	2.35	63	2.53	2.15	59	2.62	2.17	61	2.94	2.02	68
Overhead expenses / Net Interest Income + non-interest income .....	65.97	59.40	77	69.63	59.03	86	67.54	59.28	82	66	62.28	68
<b>Percent of Average Assets</b>												
Total overhead expense .....	1.86	2.17	32	2.12	2.24	47	2.01	2.17	39	2.12	2.57	28
Personnel expense.....	1.09	1.20	39	1.29	1.25	60	1.22	1.21	57	1.25	1.30	46
Net occupancy expense.....	0.20	0.22	36	0.23	0.24	45	0.22	0.23	41	0.24	0.26	40
Other operating expenses.....	0.58	0.72	33	0.60	0.73	39	0.57	0.72	30	0.63	0.94	23
Overhead less non-interest income .....	0.57	1.19	12	0.48	1.10	10	0.47	1.10	10	0.55	1.25	12
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	65.66	58.92	76	69.29	58.45	86	67.22	58.83	82	65.62	61.82	67
Personnel expense.....	38.30	32.65	78	42.22	33.10	90	41	32.93	89	38.57	32.36	88
Net occupancy expense.....	7.06	6.14	64	7.47	6.33	67	7.28	6.23	68	7.45	6.58	65
Other operating expenses.....	20.30	19.36	63	19.60	18.60	60	18.94	19.18	51	19.59	22.28	44
Total non-interest income .....	45.52	25.40	87	53.69	28.18	90	51.49	27.67	89	48.68	28.83	87
Fiduciary activities income .....	2.61	2.23	63	2.53	2.24	61	2.59	2.20	62	2.34	2.09	62
Service charges on domestic deposit accounts .....	5.41	3.45	83	5.69	3.19	87	5.84	3.27	88	5.75	3.27	87
Trading revenue.....	16	0.45	97	14.71	0.72	96	11.71	0.62	95	7.94	1.28	91
Investment banking fees and commissions.....	21.72	2.25	97	25.45	2.52	97	25.77	2.58	97	22.82	2.46	96
Insurance activities revenue.....	0.01	0.36	37	0.01	0.37	36	0.01	0.36	37	0.02	0.41	34
Venture capital revenue.....	0	0.01	89	0	0.02	44	0	0.04	2	0	0.01	44
Net servicing fees .....	0.58	1.38	61	0.39	0.55	61	0.26	0.60	52	-0.08	0.01	24
Net securitization income .....	0.05	0	93	0.14	0.01	93	0.15	0.01	93	0.06	0	93
Net gain (loss) - sales of loans, OREO, and other assets .....	-0.54	1.51	5	-0.22	3.83	1	-0.07	3.30	1	0.49	3.92	26
Other non-interest income.....	-0.33	9.09	1	4.99	9.26	25	5.22	9.27	25	9.35	9.65	58
Overhead less non-interest income .....	20.14	32.73	14	15.59	29.94	14	15.73	30.52	13	16.94	31.93	15
Applicable income taxes / Pretax net operating income (tax equivalent).....	9.73	21.22	3	-0.38	21.54	0	5.81	21.18	2	5.65	18.63	5
Applicable income tax + TE / Pretax net operating income + TE .....	11.12	23.38	3	0.88	23.10	0	7.05	22.67	3	8.21	21.18	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	335,598,000	325,215,000	332,420,000	338,168,000	360,362,000	3.19	-1.24	
Commercial and industrial loans .....	329,903,000	277,852,000	298,150,000	291,121,000	302,952,000	18.73	25.73	
Loans to individuals .....	173,906,000	152,840,000	164,379,000	151,234,000	171,062,000	13.78	2.47	
Loans to depository institutions and acceptances of other banks .....	13,592,000	11,434,000	14,276,000	11,876,000	19,610,000	18.87	-26.55	
Agricultural loans .....	2,948,000	597,000	2,923,000	622,000	644,000	393.80	344.65	
Other loans and leases .....	215,316,000	206,963,000	227,277,000	180,153,000	173,963,000	4.04	26.38	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	1,071,263,000	974,901,000	1,039,425,000	973,174,000	1,028,593,000	9.88	11.42	
Less: Allowance for loan and lease losses .....	11,973,000	14,095,000	12,387,000	18,802,000	9,416,000	-15.05	10.10	
Net loans and leases .....	1,059,290,000	960,806,000	1,027,038,000	954,372,000	1,019,177,000	10.25	11.44	
Debt securities that reprice or mature in over 1 year .....	886,276,000	890,200,000	938,716,000	630,818,000	426,203,000	-0.44	130.92	
Mutual funds and equity securities .....	402,000	1,474,000	338,000	1,687,000	1,174,000	-72.73	-84.25	
Subtotal .....	1,945,968,000	1,852,480,000	1,966,092,000	1,586,877,000	1,446,554,000	5.05	45.56	
Interest-bearing bank balances .....	174,967,000	235,608,000	325,827,000	348,930,000	137,516,000	-25.74	27.40	
Federal funds sold and reverse repos .....	272,430,000	268,594,000	250,720,000	304,058,000	274,597,000	1.43	25.43	
Debt securities that reprice or mature within 1 year .....	38,246,000	39,394,000	35,035,000	41,932,000	35,157,000	-2.91	13.50	
Trading assets .....	363,345,000	341,348,000	290,087,000	256,866,000	277,292,000	6.44	34.45	
Total earning assets .....	2,794,972,000	2,737,443,000	2,867,779,000	2,538,683,000	2,171,125,000	2.10	40.06	
Non-interest-bearing cash and due from depository institutions .....	29,497,000	30,327,000	29,222,000	36,430,000	30,151,000	-2.74	-1.62	
Premises, fixed assets, and leases .....	21,192,000	21,118,000	21,323,000	21,249,000	20,362,000	0.35	138.01	
Other real estate owned .....	337,000	380,000	319,000	213,000	357,000	-11.32	-7.16	
Investment in unconsolidated subsidiaries .....	12,301,000	10,140,000	12,419,000	10,154,000	9,289,000	21.31	29.84	
Intangible and other assets .....	253,346,000	230,519,000	238,470,000	212,928,000	202,795,000	9.90	19.61	
Total assets .....	3,111,606,000	3,029,894,000	3,169,495,000	2,819,627,000	2,434,079,000	2.70	37.92	
Quarterly average assets .....	3,160,643,000	3,010,288,000	3,160,191,000	2,785,881,000	2,448,358,000	4.99	39.15	
Average loans and leases (YTD) .....	1,045,927,000	968,787,000	981,804,750	1,027,830,250	993,592,250	7.96	9.90	
<b>Memoranda</b>								
Loans held-for-sale .....	6,654,000	8,277,000	15,635,000	9,243,000	9,158,000	-19.61	13.12	
Loans not held-for-sale .....	1,064,609,000	966,624,000	1,023,790,000	963,931,000	1,019,435,000	10.14	11.41	
Real estate loans secured by 1–4 family .....	256,440,000	246,456,000	252,380,000	258,879,000	278,413,000	4.05	-1.75	
Commercial real estate loans .....	73,864,000	73,296,000	75,477,000	73,692,000	76,048,000	0.77	-0.08	
Construction and land development .....	9,737,000	10,729,000	9,691,000	9,920,000	9,131,000	-9.25	8.91	
Multifamily .....	5,877,000	4,859,000	5,392,000	4,807,000	5,049,000	20.95	-0.54	
Nonfarm nonresidential .....	58,250,000	57,708,000	60,394,000	58,965,000	61,868,000	0.94	-1.39	
Real estate loans secured by farmland .....	2,208,000	1,969,000	2,049,000	1,847,000	1,966,000	12.14	16.95	
Total investment securities .....	924,940,000	931,087,000	974,107,000	674,457,000	462,543,000	-0.66	120.12	
U.S. Treasury securities .....	314,655,000	253,639,000	309,970,000	131,346,000	67,333,000	24.06	531.93	
US agency securities (excluding mortgage-backed securities) .....	975,000	1,070,000	1,035,000	1,118,000	1,195,000	-8.88	-40.18	
Municipal securities .....	7,432,000	12,325,000	10,862,000	13,366,000	14,589,000	-39.70	-55.02	
Mortgage-backed securities .....	581,431,000	639,385,000	633,054,000	507,245,000	358,201,000	-9.06	74.52	
Asset-backed securities .....	5,296,000	4,681,000	4,570,000	4,620,000	5,764,000	13.14	-38.70	
Other debt securities .....	14,749,000	18,513,000	14,278,000	15,075,000	14,287,000	-20.33	86.86	
Mutual funds and equity securities .....	402,000	1,474,000	338,000	1,687,000	1,174,000	-72.73	-84.25	
Available-for-sale securities .....	266,254,000	278,179,000	299,178,000	234,491,000	245,639,000	-4.29	-11.60	
U.S. Treasury securities .....	193,081,000	159,286,000	198,111,000	115,262,000	67,333,000	21.22	287.77	
US agency securities (excluding mortgage-backed securities) .....	975,000	1,070,000	1,035,000	1,118,000	1,195,000	-8.88	-40.18	
Municipal securities .....	7,418,000	12,306,000	10,848,000	13,347,000	14,560,000	-39.72	-54.93	
Mortgage-backed securities .....	45,127,000	82,363,000	70,743,000	85,069,000	143,505,000	-45.21	-78.93	
Asset-backed securities .....	5,296,000	4,681,000	4,570,000	4,620,000	5,764,000	13.14	-38.70	
Other debt securities .....	14,357,000	18,473,000	13,871,000	15,075,000	13,282,000	-22.28	81.90	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-82,704,000	-1,378,000	-8,665,000	9,932,000	4,091,000			
Available-for-sale securities appreciation (depreciation) .....	-3,699,000	4,661,000	3,291,000	6,253,000	2,332,000			
Structured notes, fair value .....	2,485,000	1,198,000	1,524,000	789,000	1,544,000	107.43	-53.46	
Pledged securities .....	96,443,000	82,571,000	111,579,000	64,968,000	65,984,000	16.80	175.81	

**Liabilities and Changes in Capital**

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Demand deposits .....	741,683,000	719,490,000	784,197,000	650,686,000	403,319,000	3.08	71.55	
NOW, ATS and transaction accounts .....	110,694,000	117,224,000	120,268,000	120,298,000	146,324,000	-5.57	121.66	
Time deposits less brokered deposits < \$250K .....	18,401,000	21,753,000	20,413,000	2,938,000	-2,611,000	-15.41	-31.39	
MMDA and other savings accounts .....	985,978,000	918,798,000	1,008,201,000	874,263,000	732,874,000	7.31	51.92	
Other non-interest-bearing deposits .....	0	0	0	0	0	0	0	
Core deposits .....	1,856,756,000	1,777,265,000	1,933,079,000	1,648,185,000	1,279,906,000	4.47	60.33	
Time deposits of \$250K or more .....	19,624,000	18,465,000	16,924,000	15,250,000	28,064,000	6.28	-9.26	
Foreign deposits .....	107,797,000	113,306,000	114,343,000	106,465,000	90,766,000	-4.86	43.00	
Federal funds purchased and repos .....	204,307,000	213,787,000	192,329,000	170,323,000	165,109,000	-4.43	4.02	
Secured federal funds purchased .....	0	0	0	0	0	0	0	
Commercial paper .....	14,748,000	4,966,000	8,958,000	1,000,000	0	196.98	0	
Other borrowings w/remaining maturity of 1 year or less .....	100,358,000	87,260,000	84,797,000	88,995,000	101,396,000	15.01	-15.17	
Other borrowings w/remaining maturity over 1 year .....	234,012,000	234,252,000	244,237,000	216,184,000	191,809,000	-0.10	58.19	
Brokered deposits < \$250K .....	172,000	106,000	100,000	25,583,000	36,070,000	62.26	-98.13	
Noncore funding .....	681,018,000	672,142,000	661,688,000	623,800,000	613,214,000	1.32	19.72	
Trading liabilities .....	134,777,000	145,922,000	136,295,000	115,301,000	119,931,000	-7.64	21.49	
Subordinated notes and debentures + trust preferred securities .....	28,412,000	25,866,000	27,203,000	26,759,000	24,897,000	9.84	-9.95	
Other liabilities .....	141,525,000	131,580,000	141,164,000	132,658,000	131,287,000	7.56	22.37	
Total liabilities .....	2,842,488,000	2,752,775,000	2,899,429,000	2,546,703,000	2,169,235,000	3.26	43.19	
<b>Equity Capital</b>								
Perpetual preferred stock (including surplus) .....	29,134,000	23,441,000	24,708,000	24,510,000	23,401,000	24.29	15.52	
Common stock .....	80,000	85,000	81,000	87,000	88,000	-5.88	-19.19	
Common surplus .....	59,419,000	79,157,000	62,317,000	85,895,000	91,635,000	-24.94	-58.34	
Retained earnings .....	197,159,000	177,499,000	188,064,000	164,088,000	156,319,000	11.08	79.84	
Accumulated other comprehensive income .....	-16,674,000	-3,063,000	-5,104,000	-1,656,000	-6,633,000			
Other equity capital components .....	0	0	0	0	0	0	0	
Total holding company equity capital .....	269,118,000	277,119,000	270,066,000	272,924,000	264,810,000	-2.89	-0.69	
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	34,000			
Total equity capital, including minority interest .....	269,118,000	277,119,000	270,066,000	272,924,000	264,844,000	-2.89	-0.69	
Total liabilities and capital .....	3,111,606,000	3,029,894,000	3,169,495,000	2,819,627,000	2,434,079,000	2.70	37.92	
<b>Memoranda</b>								
Non-interest-bearing deposits .....	768,453,000	744,680,000	811,654,000	668,384,000	417,037,000	3.19	73.65	
Interest-bearing deposits .....	1,215,896,000	1,164,462,000	1,252,792,000	1,127,099,000	1,017,769,000	4.42	47.95	
Total deposits .....	1,984,349,000	1,909,142,000	2,064,446,000	1,795,483,000	1,434,806,000	3.94	56.95	
Long-term debt that reprices within 1 year .....	25,002,000	22,531,000	24,720,000	23,243,000	27,505,000	10.97	-17.54	
<b>Changes in Holding Company Equity Capital</b>								
Equity capital, previous year-end as amended .....	270,066,000	272,924,000	272,924,000	264,810,000	265,325,000			
Accounting restatements .....	0	0	0	-2,406,000	165,000			
Net income .....	13,314,000	17,274,000	31,978,000	17,894,000	27,430,000			
Net sale of new perpetual preferred stock .....	4,426,000	-1,069,000	198,000	1,109,000	1,075,000			
Net sale of new common stock .....	-2,928,000	-6,743,000	-23,590,000	-5,751,000	-27,185,000			
Sale of treasury stock .....	0	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0	0		
Less: Dividends declared .....	4,190,000	3,860,000	7,996,000	7,709,000	7,578,000			
Change in other comprehensive income .....	-11,570,000	-1,407,000	-3,448,000	4,977,000	5,578,000			
Changes in debit to ESOP liability .....	0	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0	0		
Holding company equity capital, ending balance .....	269,118,000	277,119,000	270,066,000	272,924,000	264,810,000			

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	10.79	38.78	10	10.73	36.32	11	10.49	36.25	10	11.99	36.22	13	14.80	37.78	18
Commercial and industrial loans .....	10.60	11.05	52	9.17	12.25	36	9.41	10.76	51	10.32	13.52	31	12.45	12.02	57
Loans to individuals .....	5.59	3.52	76	5.04	3.48	73	5.19	3.36	76	5.36	3.40	72	7.03	4.20	72
Loans to depository institutions and acceptances of other banks .....	0.44	0.02	92	0.38	0.01	94	0.45	0.02	96	0.42	0.03	93	0.81	0.04	95
Agricultural loans.....	0.09	0.19	63	0.02	0.21	40	0.09	0.18	62	0.02	0.19	43	0.03	0.24	43
Other loans and leases.....	6.92	4.45	71	6.83	4.22	73	7.17	4.47	72	6.39	4.63	67	7.15	5.01	69
Net loans and leases.....	34.04	61.60	9	31.71	59.81	7	32.40	58.67	9	33.85	61.58	10	41.87	63.77	12
Debt securities over 1 year.....	28.48	19.46	80	29.38	17.61	88	29.62	19.46	80	22.37	15.55	79	17.51	14.60	65
Mutual funds and equity securities .....	0.01	0.05	40	0.05	0.06	64	0.01	0.06	40	0.06	0.05	67	0.05	0.06	59
Subtotal .....	62.54	82.34	8	61.14	78.32	9	62.03	79.22	8	56.28	78.16	10	59.43	79.65	12
Interest-bearing bank balances .....	5.62	4.59	67	7.78	9.11	45	10.28	8.50	61	12.38	7.51	82	5.65	3.06	76
Federal funds sold and reverse repos .....	8.76	0.58	93	8.86	0.52	94	7.91	0.54	93	10.78	0.82	93	11.28	1.57	88
Debt securities 1 year or less .....	1.23	1.68	55	1.30	1.53	56	1.11	1.56	52	1.49	1.68	55	1.44	1.91	54
Trading assets .....	11.68	0.55	95	11.27	0.60	94	9.15	0.49	94	9.11	1.01	91	11.39	1.19	92
Total earning assets.....	89.82	90.95	36	90.35	91.43	37	90.48	91.77	35	90.04	91.05	37	89.20	89.53	43
Non-interest cash and due from depository institutions.....	0.95	1.01	42	1	1.01	47	0.92	0.82	61	1.29	1.07	68	1.24	1.14	57
Other real estate owned.....	0.01	0.01	66	0.01	0.02	61	0.01	0.01	63	0.01	0.02	37	0.01	0.03	41
All other assets.....	9.23	7.97	66	8.65	7.50	65	8.60	7.35	64	8.67	7.82	64	9.56	9.27	54
<b>Memoranda</b>															
Short-term investments .....	15.61	7.68	85	17.94	12.01	79	19.30	11.47	83	24.65	11.17	88	18.38	7.63	85
U.S. Treasury securities.....	10.11	1.96	95	8.37	1.08	96	9.78	1.47	95	4.66	0.84	89	2.77	1.03	79
US agency securities (excluding mortgage-backed securities) .....	0.03	0.84	27	0.04	0.77	26	0.03	0.82	27	0.04	0.63	29	0.05	0.54	34
Municipal securities .....	0.24	1.75	29	0.41	1.72	34	0.34	1.73	32	0.47	1.69	37	0.60	1.34	42
Mortgage-backed securities .....	18.69	13.68	71	21.10	12.97	84	19.97	14.14	78	17.99	11.75	79	14.72	11.44	70
Asset-backed securities .....	0.17	0.68	56	0.15	0.38	66	0.14	0.50	60	0.16	0.32	65	0.24	0.28	70
Other debt securities .....	0.47	0.52	60	0.61	0.52	67	0.45	0.53	60	0.53	0.42	68	0.59	0.39	73
Loans held-for-sale.....	0.21	0.35	62	0.27	0.42	58	0.49	0.55	69	0.33	0.52	48	0.38	0.39	64
Loans held for investment .....	34.21	61.41	10	31.90	59.85	7	32.30	58.06	9	34.19	61.72	9	41.88	63.50	12
Real estate loans secured by 1–4 family .....	8.24	12.26	32	8.13	11.69	36	7.96	11.46	34	9.18	11.91	37	11.44	13.29	41
Revolving .....	0.86	1.49	41	0.98	1.45	46	0.86	1.42	43	1.19	1.66	48	1.60	2.07	47
Closed-end, secured by first liens .....	7.35	10.40	37	7.11	9.84	37	7.07	9.67	38	7.94	9.81	41	9.76	10.69	46
Closed-end, secured by junior liens .....	0.03	0.18	25	0.04	0.20	23	0.03	0.17	25	0.05	0.22	26	0.08	0.28	30
Commercial real estate loans .....	2.37	24.34	9	2.42	22.48	8	2.38	22.69	8	2.61	22.22	10	3.12	22.23	14
Construction and land development .....	0.31	3.75	12	0.35	3.35	12	0.31	3.34	10	0.35	3.40	14	0.38	3.44	17
Multifamily.....	0.19	3.69	6	0.16	3.31	6	0.17	3.57	6	0.17	3.12	9	0.21	3.01	11
Nonfarm nonresidential .....	1.87	15.50	10	1.90	14.81	9	1.91	14.57	9	2.09	14.72	12	2.54	14.69	16
Real estate loans secured by farmland.....	0.07	0.35	46	0.06	0.34	47	0.06	0.30	50	0.07	0.33	46	0.08	0.36	50

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	31.33	62.08	12	33.36	59.66	13	31.98	61.05	13	34.75	57.15	17	35.03	57.46	19
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	31.33	62.08	12	33.36	59.66	13	31.98	61.05	13	34.75	57.15	17	35.03	57.46	19
Real estate loans secured by 1–4 family.....	23.94	20.31	63	25.28	19.82	65	24.28	19.86	65	26.60	19.43	74	27.07	20.75	69
Revolving .....	2.49	2.40	56	3.06	2.42	61	2.63	2.43	56	3.44	2.64	62	3.78	3.15	57
Closed-end.....	21.45	17.67	69	22.22	17.22	68	21.65	17.24	69	23.16	16.59	78	23.29	17.39	73
Commercial real estate loans .....	6.90	38.23	8	7.52	36.54	8	7.26	37.86	8	7.57	34.63	10	7.39	33.52	10
Construction and land development.....	0.91	5.97	14	1.10	5.50	14	0.93	5.65	13	1.02	5.26	15	0.89	5.09	15
1–4 family.....	0.05	1.34	19	0.06	1.11	16	0.04	1.18	16	0.06	0.93	17	0.06	0.94	21
Other.....	0.86	4.56	14	1.04	4.33	14	0.89	4.40	13	0.96	4.19	16	0.83	4.02	15
Multifamily.....	0.55	5.72	6	0.50	5.34	6	0.52	5.78	5	0.49	4.96	6	0.49	4.69	9
Nonfarm nonresidential .....	5.44	24.64	10	5.92	24.14	10	5.81	24.56	10	6.06	22.93	12	6.01	22.15	12
Owner-occupied.....	2.26	8.28	18	2.26	8.14	15	2.22	8.29	18	2.28	7.68	17	2.20	7.72	19
Other.....	3.18	16.13	7	3.66	15.71	9	3.59	15.94	9	3.78	14.95	10	3.82	14.34	9
Real estate loans secured by farmland.....	0.21	0.59	57	0.20	0.59	56	0.20	0.54	57	0.19	0.54	56	0.19	0.55	55
Loans to depository institutions and acceptances of other banks.....	1.27	0.05	96	1.17	0.03	96	1.37	0.04	96	1.22	0.06	93	1.91	0.11	93
Commercial and industrial loans .....	30.80	18.46	86	28.50	20.98	76	28.68	18.86	79	29.91	22.17	76	29.45	19.53	78
Loans to individuals .....	16.23	6.27	81	15.68	6.28	81	15.81	6.24	81	15.54	6.13	82	16.63	7.13	81
Credit card loans .....	8.01	0.53	94	7.75	0.51	94	7.84	0.53	93	8.09	0.65	93	9.49	0.81	93
Agricultural loans.....	0.28	0.32	67	0.06	0.37	46	0.28	0.34	67	0.06	0.32	49	0.06	0.37	47
Other loans and leases.....	20.10	8.30	87	21.23	8.03	89	21.87	8.75	89	18.51	9.09	85	16.91	9.85	78
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	159.08	407.54	14	152.44	383.17	12	161.10	391.81	13	157.52	381.27	15	182.09	391.26	18
Real estate loans secured by 1–4 family.....	121.56	130.40	48	115.52	124.52	48	122.31	126.06	50	120.59	125.03	50	140.68	138.18	53
Revolving .....	12.65	15.55	50	13.96	15.53	54	13.25	15.44	53	15.60	17.42	53	19.63	21.26	53
Closed-end.....	108.91	113.22	53	101.56	107.53	52	109.06	108.85	53	104.99	106.14	51	121.05	115.20	53
Commercial real estate loans .....	35.01	254.23	9	34.36	238.21	8	36.58	245.88	8	34.33	234.65	10	38.43	229.44	13
Construction and land development.....	4.62	38.88	12	5.03	35.52	11	4.70	35.95	13	4.62	35.62	14	4.61	34.95	16
1–4 family.....	0.24	8.60	15	0.26	7.06	15	0.22	7.42	15	0.27	6.34	16	0.29	6.61	20
Other.....	4.38	29.76	15	4.77	28.07	12	4.47	28.11	14	4.35	28.16	14	4.32	27.32	16
Multifamily.....	2.79	39.14	6	2.28	34.78	5	2.61	38.66	5	2.24	32.74	7	2.55	31.04	9
Nonfarm nonresidential .....	27.61	162.28	11	27.05	157.17	10	29.27	158.05	10	27.47	155.06	13	31.26	152.10	16
Owner-occupied.....	11.47	54.20	15	10.31	52.65	13	11.20	52.99	15	10.34	52.37	16	11.41	53.07	19
Other.....	16.14	106.54	9	16.74	102.08	9	18.07	102.54	10	17.12	100.54	12	19.85	97.41	16
Real estate loans secured by farmland.....	1.05	3.62	52	0.92	3.59	51	0.99	3.22	53	0.86	3.44	47	0.99	3.60	51
Loans to depository institutions and acceptances of other banks.....	6.44	0.27	95	5.36	0.18	95	6.92	0.21	96	5.53	0.28	95	9.91	0.44	95
Commercial and industrial loans .....	156.38	115.10	71	130.24	127.07	58	144.49	114.45	69	135.60	139.91	48	153.08	122.02	65
Loans to individuals .....	82.43	35.52	81	71.64	35.29	78	79.66	34.55	80	70.44	37.47	78	86.44	43.51	77
Credit card loans .....	40.67	2.76	93	35.43	2.61	93	39.51	2.77	93	36.66	3.30	92	49.32	4.34	92
Agricultural loans.....	1.40	1.81	68	0.28	2.01	41	1.42	1.86	68	0.29	1.88	46	0.33	2.18	46
Other loans and leases.....	102.06	50.19	81	97.01	46.75	81	110.14	51.06	84	83.92	49.54	75	87.90	52.44	77
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	6.51	30.64	7	8.27	28.84	8	7.71	30.07	7	6.51	27.32	9	6.36	26.45	7
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	33.08	203.71	9	37.79	187.37	8	38.84	195.33	8	29.50	183.76	10	33.03	178.57	14
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	44.56	261.50	9	48.09	244.59	9	50.04	252.85	9	39.84	240.85	10	44.44	236.10	14

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	15.61	7.68	85	17.94	12.01	79	19.30	11.47	83	24.65	11.17	88	18.38	7.63	85
Liquid assets .....	55.77	25.39	93	58.35	28.17	94	57.99	29.03	93	56.17	26.22	91	47.01	22.44	89
Investment securities .....	29.73	21.68	76	30.73	19.64	85	30.73	21.63	77	23.92	17.85	74	19	16.99	61
Net loans and leases .....	34.04	61.60	9	31.71	59.81	7	32.40	58.67	9	33.85	61.58	10	41.87	63.77	12
Net loans, leases and standby letters of credit .....	37.79	62.44	9	35.41	60.62	8	36.12	59.49	9	37.66	62.48	10	46.42	64.84	15
Core deposits .....	59.67	75.64	12	58.66	74.75	15	60.99	75.71	13	58.45	70.67	19	52.58	63.09	22
Noncore funding .....	21.89	10.86	82	22.18	10.89	84	20.88	10.30	82	22.12	14.13	78	25.19	19.36	70
Time deposits of \$250K or more .....	0.63	1.54	24	0.61	1.81	16	0.53	1.58	17	0.54	2.11	13	1.15	2.94	21
Foreign deposits .....	3.46	0.34	89	3.74	0.35	90	3.61	0.34	90	3.78	0.36	89	3.73	0.43	89
Federal funds purchased and repos .....	6.57	1.20	90	7.06	1.20	93	6.07	1.23	90	6.04	1.47	88	6.78	1.94	85
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	-2.19	0.50	6	-1.81	0.52	6	-1.84	0.54	7	-4.74	0.54	5	-4.50	0.48	7
Commercial paper .....	0.47	0.02	93	0.16	0.01	93	0.28	0.01	93	0.04	0.01	91	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	3.23	1.63	77	2.88	0.99	84	2.68	1	84	3.16	1.24	82	4.17	3.01	65
Earning assets that reprice within 1 year .....	39.88	36.16	58	39.46	38.93	50	42.13	37.37	62	48.46	39.38	75	47.20	39.29	77
Interest-bearing liabilities that reprice within 1 year .....	3.75	6.49	33	4.13	7.04	32	3.82	6.39	37	4.57	8.20	32	5.49	10.19	19
Long-term debt that reprices within 1 year .....	0.80	0.28	82	0.74	0.26	84	0.78	0.26	83	0.82	0.47	81	1.13	0.96	72
Net assets that reprice within 1 year .....	35.32	28.22	64	34.59	30.25	58	37.53	29.65	68	43.06	29.11	82	40.57	26.63	87
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	10.04	3.09	76	6.94	-1.82	78	2.55	-2.33	66	-4.48	3.20	28	11.47	14.45	42
Net short-term noncore funding dependence .....	-7.12	-1.79	21	-11.33	-8.21	34	-15.25	-7.71	25	-24.18	-4.76	9	-7.32	3.38	15
Short-term investment / Short-term noncore funding .....	139.95	166.36	58	162.89	284.81	39	196.15	273.46	45	223.33	184.19	65	131.05	77.77	76
Liquid assets - short-term noncore funding / Nonliquid assets .....	100.88	28.61	92	113.63	34.02	93	114.61	36.68	93	102.97	28.18	91	62.26	16.97	89
Net loans and leases / Total deposits .....	53.38	76.80	9	50.33	74.66	7	49.75	72.79	9	53.15	79.43	9	71.03	90.31	14
Net loans and leases / Core deposits .....	57.05	82.80	9	54.06	81.17	6	53.13	78.25	9	57.90	88.34	6	79.63	103.93	12
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-41.17	-6.37	2	-0.68	0.84	3	-4.41	0.12	2	4.96	1.57	92	2.17	0.72	87
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-1.84	-13.54	91	2.30	1.94	70	1.68	-0.25	86	3.13	4.31	42	1.24	1.36	53
Structured notes appreciation (depreciation) / Tier 1 capital .....	-0.01	-0.29	77	0	0.01	45	0	-0.02	60	0	0.02	15	0	0	50
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	71.17	23.58	95	69.96	13.42	95	69.25	14.28	96	64.98	11.38	97	46.64	12.67	90
Available-for-sale securities .....	28.79	74.56	4	29.88	84.66	5	30.71	83.77	3	34.77	87.23	2	53.11	85.40	9
U.S. Treasury securities .....	34.02	9.26	90	27.24	5.52	90	31.82	6.70	90	19.47	4.72	89	14.56	6.15	80
US agency securities (excluding mortgage-backed securities) .....	0.11	4.02	24	0.11	4.50	22	0.11	4.12	25	0.17	4.01	25	0.26	3.49	33
Municipal securities .....	0.80	8	27	1.32	8.87	30	1.12	8.22	29	1.98	9.83	35	3.15	7.75	43
Mortgage-backed securities .....	62.86	63.23	46	68.67	66.59	51	64.99	66.54	45	75.21	66.64	60	77.44	67.43	58
Asset-backed securities .....	0.57	3.36	54	0.50	2.05	61	0.47	2.50	58	0.68	1.91	64	1.25	1.66	72
Other debt securities .....	1.59	3.01	52	1.99	3.17	54	1.47	3.08	48	2.24	3.01	58	3.09	2.94	68
Mutual funds and equity securities .....	0.04	0.28	39	0.16	0.32	55	0.03	0.29	38	0.25	0.35	62	0.25	0.40	59
Debt securities 1 year or less .....	4.13	8.89	41	4.23	8.69	36	3.60	7.78	38	6.22	10.55	39	7.60	11.86	46
Debt securities 1 to 5 years .....	8.52	20.02	27	4.69	17.05	25	5.78	18.25	23	5.84	17.03	29	8.77	17.94	41
Debt securities over 5 years .....	87.29	68.75	85	90.92	72.17	81	90.58	71.11	86	87.69	69.86	73	83.37	66.02	68
Pledged securities .....	10.43	30.80	15	8.87	33.87	18	11.45	32.26	20	9.63	35.67	18	14.27	30.57	26
Structured notes, fair value .....	0.27	0.15	85	0.13	0.03	87	0.16	0.11	86	0.12	0.02	90	0.33	0.03	91
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-10.66	-31.70	72	-27.93	51.37	10	-11.99	27.98	24	55.37	183.32	34	0.07	26.69	39
Investment securities .....	-0.66	21.19	23	102.13	33.34	91	44.43	31.36	70	45.81	23.62	81	6.46	11.75	50
Core deposits .....	4.47	9.58	43	12.83	16.88	40	17.29	16.94	63	28.77	26.88	67	1.54	11.23	14
Noncore funding .....	1.32	10.50	49	6.52	-23.76	85	6.07	-14.79	80	1.73	-12.18	67	4.09	6.59	48

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	1,046,235,000	1,022,278,000	1,005,082,000	930,685,000	960,455,000
Commit: Secured commercial real estate loans .....	12,578,000	9,612,000	11,001,000	9,675,000	10,454,000
Commit: Unsecured real estate loans .....	11,670,000	12,301,000	13,253,000	10,776,000	11,858,000
Credit card lines (reported semiannually, June/Dec) .....	419,053,000	394,052,000	406,169,000	384,955,000	376,066,000
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	116,588,000	112,043,000	117,634,000	107,518,000	110,755,000
Commercial and similar letters of credit .....	1,442,000	2,207,000	1,520,000	1,280,000	1,562,000
Securities lent .....	33,305,000	32,123,000	33,611,000	28,569,000	27,618,000
Credit derivatives - notional amount (holding company as guarantor) .....	452,349,000	412,444,000	365,044,000	370,132,000	386,371,000
Credit derivatives - notional amount (holding company as beneficiary) .....	456,024,000	427,478,000	382,293,000	386,317,000	408,208,000
Credit derivative contracts w/ purchased credit protection-investment grade .....	658,092,000	727,718,000	570,573,000	596,184,000	625,700,000
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	419,177,000	284,408,000	350,465,000	303,849,000	317,817,000
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	3,740,477,000	4,488,180,000	2,243,205,000	3,222,159,000	3,279,824,000
Written options contracts (interest rate) .....	1,701,299,000	1,686,975,000	1,616,061,000	1,530,461,000	1,767,750,000
Purchased options contracts (interest rate) .....	1,597,639,000	1,725,099,000	1,673,652,000	1,545,784,000	1,673,586,000
Interest rate swaps .....	23,920,026,000	18,092,471,000	18,068,105,000	13,242,830,000	15,074,355,000
Futures and forward foreign exchange .....	4,198,294,000	4,200,975,000	3,877,209,000	3,481,041,000	3,597,176,000
Written options contracts (foreign exchange) .....	440,444,000	331,362,000	287,170,000	289,559,000	274,280,000
Purchased options contracts (foreign exchange) .....	405,354,000	312,946,000	267,622,000	279,283,000	261,582,000
Foreign exchange rate swaps .....	1,449,723,000	1,459,568,000	1,420,873,000	1,475,750,000	1,657,732,000
Commodity and other futures and forward contracts .....	269,640,000	238,956,000	214,796,000	169,809,000	186,349,000
Written options contracts (commodity and other) .....	843,749,000	660,883,000	782,137,000	623,782,000	764,291,000
Purchased options contracts (commodity and other) .....	750,584,000	593,203,000	695,265,000	565,838,000	706,476,000
Commodity and other swaps .....	442,856,000	433,866,000	491,565,000	356,648,000	357,077,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	33.62	24.48	78	33.74	22.45	82	31.71	22.78	80	33.01	22.01	83	39.46	23.52	84
Standby letters of credit .....	3.75	0.66	95	3.70	0.67	95	3.71	0.65	94	3.81	0.71	95	4.55	0.84	96
Commercial and similar letters of credit .....	0.05	0.02	82	0.07	0.02	88	0.05	0.02	86	0.05	0.02	84	0.06	0.02	83
Securities lent .....	1.07	0.09	91	1.06	0.12	90	1.06	0.10	91	1.01	0.18	89	1.13	0.40	88
Credit derivatives - notional amount (holding company as guarantor) .....	14.54	0.26	96	13.61	0.25	96	11.52	0.24	96	13.13	0.35	95	15.87	0.42	95
Credit derivatives - notional amount (holding company as beneficiary) .....	14.66	0.18	96	14.11	0.19	96	12.06	0.18	96	13.70	0.30	94	16.77	0.52	93
Credit derivative contracts w/ purchased credit protection-investment grade .....	21.15	0.19	96	24.02	0.18	96	18	0.18	96	21.14	0.25	95	25.71	0.30	95
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	13.47	0.17	96	9.39	0.14	96	11.06	0.13	96	10.78	0.30	94	13.06	0.45	94
Derivative contracts .....	1,277.80	44.65	95	1,129.56	49.75	95	998.19	46.30	95	949.88	48.62	95	1,216.09	68.47	94
Interest rate contracts .....	994.97	32.11	95	857.88	35.96	94	744.63	32.46	94	693.04	34.36	95	895.43	47.31	94
Interest rate futures and forward contracts .....	120.21	3.60	96	148.13	5.17	95	70.77	3.25	94	114.28	6.21	94	134.75	10.67	92
Written options contracts (interest rate) .....	54.68	1.58	95	55.68	1.82	96	50.99	1.41	96	54.28	2.18	96	72.63	2.47	94
Purchased options contracts (interest rate) .....	51.34	1.48	95	56.94	1.33	95	52.81	1.31	95	54.82	1.46	95	68.76	2.65	94
Interest rate swaps .....	768.74	21.90	96	597.13	20.67	95	570.06	20.49	95	469.67	20.83	95	619.30	28.86	94
Foreign exchange contracts .....	208.70	6.76	94	208.09	6.16	94	184.66	6.30	93	195.97	6.01	94	237.90	10.12	93
Futures and forward foreign exchange contracts .....	134.92	4.19	93	138.65	3.93	94	122.33	3.78	94	123.46	3.47	94	147.78	5.23	93
Written options contracts (foreign exchange) .....	14.15	0.04	96	10.94	0.04	95	9.06	0.04	95	10.27	0.03	95	11.27	0.05	95
Purchased options contracts (foreign exchange) .....	13.03	0.05	96	10.33	0.04	95	8.44	0.04	95	9.90	0.04	95	10.75	0.08	95
Foreign exchange rate swaps .....	46.59	0.79	94	48.17	0.73	94	44.83	0.76	94	52.34	0.77	94	68.11	2.03	93
Equity, commodity, and other derivative contracts .....	74.14	1.19	96	63.60	0.86	95	68.90	0.92	95	60.86	1.86	93	82.75	3.32	93
Commodity and other futures and forward contracts .....	8.67	0.08	95	7.89	0.07	95	6.78	0.07	95	6.02	0.14	94	7.66	0.19	94
Written options contracts (commodity and other) .....	27.12	0.41	96	21.81	0.29	95	24.68	0.32	96	22.12	0.52	94	31.40	0.98	94
Purchased options contracts (commodity and other) .....	24.12	0.31	96	19.58	0.19	95	21.94	0.21	96	20.07	0.37	94	29.02	0.94	94
Commodity and other swaps .....	14.23	0.32	96	14.32	0.29	96	15.51	0.31	96	12.65	0.32	95	14.67	0.38	96
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	100.03	46.07	91	105.52	42.93	90	102.37	44.98	90	90.55	42.82	87	96.66	45.53	86

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	39,760,085,000	34,224,484,000	31,637,660,000	26,782,944,000	29,600,478,000
Interest rate contracts .....	30,959,441,000	25,992,725,000	23,601,023,000	19,541,234,000	21,795,515,000
Foreign exchange contracts.....	6,493,815,000	6,304,851,000	5,852,874,000	5,525,633,000	5,790,770,000
Equity, commodity, and other contracts .....	2,306,829,000	1,926,908,000	2,183,763,000	1,716,077,000	2,014,193,000
<b>Derivatives Position</b>					
Futures and forwards .....	8,208,411,000	8,928,111,000	6,335,210,000	6,873,009,000	7,063,349,000
Written options .....	2,985,492,000	2,679,220,000	2,685,368,000	2,443,802,000	2,806,321,000
Exchange-traded.....	672,617,000	515,010,000	625,813,000	473,523,000	638,764,000
Over-the-counter.....	2,312,875,000	2,164,210,000	2,059,555,000	1,970,279,000	2,167,557,000
Purchased options .....	2,753,577,000	2,631,248,000	2,636,539,000	2,390,905,000	2,641,644,000
Exchange-traded.....	649,198,000	520,138,000	625,678,000	470,308,000	625,381,000
Over-the-counter.....	2,104,379,000	2,111,110,000	2,010,861,000	1,920,597,000	2,016,263,000
Swaps .....	25,812,605,000	19,985,905,000	19,980,543,000	15,075,228,000	17,089,164,000
Held for trading.....	38,345,583,000	32,888,937,000	30,326,911,000	25,820,534,000	28,928,090,000
Interest rate contracts .....	29,689,058,000	24,796,488,000	22,407,570,000	18,711,298,000	21,240,179,000
Foreign exchange contracts.....	6,361,810,000	6,166,296,000	5,735,982,000	5,394,112,000	5,674,450,000
Equity, commodity, and other contracts .....	2,294,715,000	1,926,153,000	2,183,359,000	1,715,124,000	2,013,461,000
Non-traded.....	1,414,502,000	1,335,547,000	1,310,749,000	962,410,000	672,388,000
Interest rate contracts .....	1,270,383,000	1,196,237,000	1,193,453,000	829,936,000	555,336,000
Foreign exchange contracts.....	132,005,000	138,555,000	116,892,000	131,521,000	116,320,000
Equity, commodity, and other contracts .....	12,114,000	755,000	404,000	953,000	732,000
Derivative contracts (excluding futures and FX 14 days or less) .....	63,107,621,000	55,979,889,000	53,362,451,000	45,037,823,000	45,130,314,000
One year or less .....	42,344,641,000	31,135,614,000	29,106,893,000	25,696,034,000	26,108,531,000
Over 1 year to 5 years .....	12,420,670,000	15,802,598,000	15,445,103,000	12,041,432,000	12,132,607,000
Over 5 years .....	8,342,310,000	9,041,677,000	8,810,455,000	7,300,357,000	6,889,176,000
Gross negative fair value (absolute value) .....	385,737,000	345,253,000	349,207,000	426,710,000	328,493,000
Gross positive fair value.....	401,528,000	345,215,000	342,720,000	427,885,000	336,452,000
Held for trading.....	366,999,000	313,905,000	317,697,000	399,082,000	316,304,000
Non-traded .....	34,529,000	31,310,000	25,023,000	28,803,000	20,148,000
Current credit exposure on risk-based capital derivative contracts .....	121,015,000	115,585,000	96,768,000	102,320,000	91,549,000
Credit losses on derivative contracts .....	0	6,000	-9,000	35,000	7,000
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

**Derivatives Analysis**

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	77.87	93.66	15	75.95	94.09	13	74.60	94.17	13	72.96	94.10	13	73.63	93.44	14
Foreign exchange contracts .....	16.33	3.30	88	18.42	3.27	88	18.50	3.47	89	20.63	3.49	89	19.56	3.20	88
Equity, commodity, and other contracts .....	5.80	1.20	86	5.63	1.17	85	6.90	1.14	87	6.41	1.17	87	6.80	1.64	89
Futures and forwards .....	20.64	9.78	76	26.09	12.57	79	20.02	11.16	75	25.66	14.05	74	23.86	13.49	75
Written options .....	7.51	5.78	67	7.83	7.49	63	8.49	6.28	70	9.12	8.18	67	9.48	5.91	74
Exchange-traded .....	1.69	0.15	90	1.50	0.11	90	1.98	0.12	92	1.77	0.14	91	2.16	0.15	90
Over-the-counter .....	5.82	5.46	63	6.32	7.20	60	6.51	5.96	65	7.36	7.73	60	7.32	5.10	72
Purchased options .....	6.93	3.69	71	7.69	3.44	77	8.33	3.27	78	8.93	3.42	78	8.92	4.42	75
Exchange-traded .....	1.63	0.15	90	1.52	0.12	92	1.98	0.12	92	1.76	0.15	92	2.11	0.28	89
Over-the-counter .....	5.29	3.17	72	6.17	3.04	77	6.36	2.87	78	7.17	2.86	78	6.81	3.35	78
Swaps .....	64.92	74.97	30	58.40	71.23	32	63.15	74.26	27	56.29	68.76	30	57.73	69.75	29
Held for trading .....	96.44	37.98	82	96.10	40.60	82	95.86	40.42	82	96.41	43.53	85	97.73	44.16	85
Interest rate contracts .....	74.67	31.52	74	72.45	34.42	72	70.83	34.15	71	69.86	36.62	69	71.76	37.24	70
Foreign exchange contracts .....	16	1.71	92	18.02	1.57	93	18.13	1.68	92	20.14	1.60	92	19.17	1.60	93
Equity, commodity, and other contracts .....	5.77	0.58	91	5.63	0.58	90	6.90	0.60	90	6.40	0.68	90	6.80	0.83	92
Non-traded .....	3.56	62.02	17	3.90	59.40	17	4.14	59.58	17	3.59	56.47	14	2.27	55.84	14
Interest rate contracts .....	3.20	57.94	17	3.50	56.19	17	3.77	56.71	17	3.10	53.82	16	1.88	52.22	16
Foreign exchange contracts .....	0.33	0.36	79	0.40	0.38	81	0.37	0.40	80	0.49	0.46	80	0.39	0.34	79
Equity, commodity, and other contracts .....	0.03	0.10	83	0	0.13	79	0	0.09	78	0	0.10	78	0	0.13	79
Derivative contracts (excluding futures and forex 14 days or less) .....	158.72	93.09	99	163.57	91.87	99	168.67	92.53	99	168.16	91.48	96	152.46	93.86	94
One year or less .....	106.50	31.78	96	90.97	28.05	90	92	27.56	92	95.94	32.05	91	88.20	32.17	89
Over 1 year to 5 years .....	31.24	24.76	61	46.17	26.03	77	48.82	27.01	81	44.96	27.06	76	40.99	30.45	66
Over 5 years .....	20.98	27.14	45	26.42	30.08	48	27.85	29.89	49	27.26	29.56	50	23.27	28.09	48
Gross negative fair value (absolute value) .....	0.97	1.56	29	1.01	1.25	47	1.10	0.98	60	1.59	1.55	60	1.11	0.83	67
Gross positive fair value .....	1.01	1.74	36	1.01	1.68	24	1.08	1.34	37	1.60	2.23	35	1.14	1.19	54
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	1.92	0.07	96	1.71	0.05	96	1.78	0.04	96	2.13	0.07	96	1.74	0.06	94
Gross positive fair value (X) .....	2	0.08	96	1.71	0.07	96	1.74	0.05	96	2.14	0.09	96	1.78	0.07	94
Held for trading (X) .....	1.83	0.06	96	1.55	0.05	96	1.62	0.04	96	1.99	0.07	96	1.68	0.06	94
Non-traded (X) .....	0.17	0.02	96	0.15	0.01	98	0.13	0.01	98	0.14	0.02	98	0.11	0.01	98
Current credit exposure (X) .....	0.60	0.04	96	0.57	0.05	95	0.49	0.04	96	0.51	0.06	95	0.49	0.05	94
Credit losses on derivative contracts .....	0	0	50	0	0	91	0	0	3	0.02	0	93	0	0	96
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	7.39	0.54	95	7.45	0.63	95	5.98	0.46	96	6.91	0.85	93	6.13	0.73	93

**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	12,387,000	18,802,000	18,802,000	9,416,000	9,601,000
Gross losses .....	1,677,000	2,247,000	3,797,000	5,420,000	5,646,000
Write-downs, transfers to loans held-for-sale .....	0	0	0	14,000	4,000
Recoveries .....	714,000	830,000	1,554,000	1,298,000	1,999,000
Net losses .....	963,000	1,417,000	2,243,000	4,122,000	3,647,000
Provision for loan and lease losses .....	548,000	-3,291,000	-4,173,000	10,566,000	3,574,000
Adjustments .....	1,000	1,000	1,000	2,942,000	-112,000
Ending balance .....	11,973,000	14,095,000	12,387,000	18,802,000	9,416,000
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0.03	0.08	41	-0.22	-0.14	31	-0.14	-0.09	33	0.39	0.51	33	0.15	0.15
Provision for loan and lease losses / Average loans and leases .....	0.10	0.14	53	-0.68	-0.25	12	-0.43	-0.16	19	1.03	0.82	73	0.36	0.24
Provision for loan and lease losses / Net loan and lease losses .....	56.91	198.72	38	-232.25	77.32	30	-186.05	-105.48	35	256.33	487.86	36	98	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.12	1.17	48	1.46	1.39	62	1.21	1.23	51	1.95	1.58	76	0.92	0.83
Allowance for loan and lease losses / Total loans and leases .....	1.12	1.15	49	1.45	1.37	62	1.19	1.20	49	1.93	1.55	77	0.92	0.81
Allowance for loan and lease losses / Net loans and leases losses (X) .....	6.22	28.67	23	4.97	15.27	18	5.52	21.39	19	4.56	11.58	27	2.58	8.03
Allowance for loan and lease losses / Nonaccrual assets .....	265.89	413.77	40	263.41	318.67	51	251.51	364.13	42	346.96	299.17	70	241.07	218.72
ALLL / 90+ days past due + nonaccrual loans and leases .....	193.30	319.24	33	202.92	260.68	45	194.03	287.08	36	251.03	244.34	60	148.05	151.73
Gross loan and lease losses / Average loans and leases .....	0.32	0.16	82	0.46	0.22	87	0.39	0.19	86	0.53	0.34	78	0.57	0.28
Recoveries / Average loans and leases .....	0.14	0.07	85	0.17	0.08	87	0.16	0.08	86	0.13	0.07	84	0.20	0.08
Net losses / Average loans and leases .....	0.18	0.08	79	0.29	0.13	84	0.23	0.11	83	0.40	0.27	74	0.37	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	89	0	80
Recoveries / Prior year-end losses .....	18.80	23.25	43	15.31	16.12	57	28.67	34.67	50	22.99	33.98	35	37	36.22
Earnings coverage of net loan and lease losses (X) .....	15.91	-9.51	44	9.82	4.52	40	13.29	39.72	32	7.17	22.91	34	9.96	24.40

**Net Loan and Lease Losses By Type**

Real estate loans .....	0.03	-0.01	90	-0.03	0.03	12	-0.03	0.02	12	0.06	0.04	66	-0.10	0.01	1
<b>Real estate loans secured by 1–4 family.....</b>															
Revolving .....	0.02	-0.02	91	-0.06	-0.01	15	-0.06	-0.02	14	-0.04	0.01	12	-0.15	0.01	2
Closed-end .....	-0.33	-0.08	11	-0.32	-0.05	11	-0.35	-0.07	12	-0.19	0.01	8	-0.60	0.02	3
Commercial real estate loans .....	0.06	-0.02	96	-0.02	-0.01	33	-0.02	-0.01	32	-0.02	0	25	-0.07	0	5
Construction and land development .....	0.01	0	75	0.06	0.05	67	0.03	0.04	62	0.21	0.07	84	0.04	0.01	76
1–4 family .....	-0.02	-0.02	32	-0.04	0	18	-0.02	0	23	0.08	0	89	0	-0.01	60
Other .....	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Multifamily .....	-0.02	-0.01	27	-0.04	-0.01	17	-0.02	0	21	0.08	0	92	0	-0.01	61
Nonfarm nonresidential .....	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Owner-occupied .....	0.01	0	76	0.08	0.07	69	0.04	0.05	63	0.25	0.11	83	0.05	0.02	76
Other .....	0	0	60	-0.01	0.01	8	0	0.01	15	0.03	0.02	76	0.01	0.01	76
Real estate loans secured by farmland .....	0.01	0	82	0.09	0.06	76	0.04	0.04	70	0.22	0.08	84	0.04	0.01	83
Commercial and industrial loans .....	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0.05	0.01	89
<b>Loans to individuals.....</b>															
Credit card loans .....	0.04	0.10	51	0.13	0.20	51	0.12	0.17	50	0.37	0.47	49	0.20	0.37	37
Agricultural loans .....	0.72	0.65	63	1.50	0.78	85	1.05	0.71	73	1.63	1.13	75	1.84	1.17	78
Loans to foreign governments and institutions .....	1.45	1.99	33	2.97	2.18	70	2.11	1.84	63	2.98	2.92	50	3.02	3.11	44
Other loans and leases .....	0	0.01	53	0.34	0.03	89	0.07	0.02	83	5.95	0.19	98	0.31	0.08	84
Other loans and leases .....	0.21	0.14	75	0.12	0.08	72	0.12	0.10	71	0.20	0.15	71	0.15	0.15	64

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases .....	3,722,000	3,314,000	4,317,000	4,115,000	5,262,000
90+ days past due loans and leases .....	1,748,000	1,676,000	1,531,000	2,158,000	2,552,000
Nonaccrual loans and leases .....	4,446,000	5,270,000	4,853,000	5,332,000	3,808,000
Total past due and nonaccrual loans and leases .....	9,916,000	10,260,000	10,701,000	11,605,000	11,622,000
Restructured 30–89 days past due .....	231,000	271,000	232,000	286,000	493,000
Restructured 90+ days past due .....	349,000	451,000	412,000	483,000	674,000
Restructured nonaccrual .....	2,600,000	2,522,000	2,433,000	2,167,000	2,079,000
Total restructured loans and leases .....	3,180,000	3,244,000	3,077,000	2,936,000	3,246,000
30–89 days past due loans held for sale .....	157,000	89,000	482,000	7,000	9,000
90+ days past due loans held for sale .....	22,000	70,000	41,000	32,000	11,000
Nonaccrual loans held for sale .....	270,000	348,000	264,000	359,000	239,000
Total past due and nonaccrual loans held for sale .....	449,000	507,000	787,000	398,000	259,000
Restructured loans and leases in compliance .....	4,055,000	4,482,000	4,071,000	4,627,000	5,523,000
Other real estate owned .....	337,000	380,000	319,000	213,000	357,000
<b>Other Assets</b>					
30–89 days past due .....	0	0	2,000	2,000	3,000
90+ days past due .....	0	18,000	1,000	16,000	4,000
Nonaccrual .....	57,000	81,000	72,000	87,000	98,000
Total other assets past due and nonaccrual .....	57,000	99,000	75,000	105,000	105,000

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>														
30–89 days past due loans and leases .....	0.35	0.32	66	0.34	0.27	71	0.42	0.32	70	0.42	0.39	66	0.51	0.43
90+ days past due loans and leases .....	0.16	0.09	80	0.17	0.10	80	0.15	0.10	77	0.22	0.12	81	0.25	0.15
Nonaccrual loans and leases .....	0.42	0.38	63	0.54	0.58	53	0.47	0.46	54	0.55	0.66	45	0.37	0.51
90+ days past due and nonaccrual loans and leases .....	0.58	0.53	66	0.71	0.73	56	0.61	0.62	61	0.77	0.85	51	0.62	0.71
30–89 days past due restructured .....	0.02	0.01	83	0.03	0.01	84	0.02	0.01	83	0.03	0.01	82	0.05	0.01
90+ days past due restructured .....	0.03	0	90	0.05	0	91	0.04	0	90	0.05	0.01	92	0.07	0.01
Nonaccrual restructured .....	0.24	0.09	88	0.26	0.12	82	0.23	0.10	83	0.22	0.13	79	0.20	0.14
30–89 days past due loans held for sale .....	0.01	0	91	0.01	0	90	0.05	0	93	0	0	81	0	0
90+ days past due loans held for sale .....	0	0	87	0.01	0	91	0	0	87	0	0	88	0	0
Nonaccrual loans held for sale .....	0.03	0	93	0.04	0	90	0.03	0	91	0.04	0.01	88	0.02	0
<b>Percent of Loans and Leases and Other Assets</b>														
<b>30+ Days Past Due and Nonaccrual</b>														
30–89 days past due assets .....	0.35	0.32	66	0.34	0.27	71	0.42	0.32	70	0.42	0.40	66	0.51	0.43
90+ days past due assets .....	0.16	0.10	80	0.17	0.10	80	0.15	0.10	77	0.22	0.12	81	0.25	0.15
Nonaccrual assets .....	0.42	0.39	63	0.55	0.59	53	0.47	0.47	56	0.56	0.67	45	0.38	0.53
30+ days past due and nonaccrual assets .....	0.93	0.88	64	1.06	1.04	64	1.04	0.97	65	1.20	1.29	58	1.14	1.19
<b>Percent of Total Assets</b>														
90+ days past due and nonaccrual assets .....	0.20	0.32	33	0.23	0.43	24	0.20	0.36	27	0.27	0.52	23	0.27	0.44
90+ days past due and nonaccrual assets + other real estate owned .....	0.21	0.34	31	0.25	0.46	23	0.21	0.37	26	0.28	0.55	21	0.28	0.48
<b>Restructured and Nonaccrual Loans and Leases</b>														
<b>+ OREO as Percent of:</b>														
Total assets .....	0.30	0.38	48	0.36	0.52	33	0.31	0.41	45	0.39	0.60	28	0.45	0.53
Allowance for loan and lease losses .....	78.66	57.44	76	77.01	67.93	68	79.82	62.64	74	58.19	66.66	46	115.28	115.41
Equity capital + allowance for loan and lease losses .....	3.35	3.52	55	3.73	4.43	45	3.50	3.60	56	3.75	4.97	34	3.96	4.28
Tier 1 capital + allowance for loan and lease losses .....	4.42	3.97	63	5.02	5.28	51	4.73	4.30	63	5	6.05	41	5.48	5.65
Loans and leases + other real estate owned .....	0.88	0.63	73	1.11	0.88	72	0.95	0.71	72	1.12	0.97	68	1.05	0.85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.46	0.26	79	0.52	0.24	87	0.62	0.26	87	0.63	0.39	81	0.73	0.38	87
	90+ days past due .....		0.17	0.11	81	0.25	0.12	86	0.23	0.12	81	0.27	0.16	80	0.36	0.16	82
	Nonaccrual.....		0.96	0.45	86	1.09	0.65	82	1.07	0.52	86	0.94	0.76	70	0.72	0.46	76
Commercial and industrial	30–89 days past due .....		0.33	0.28	68	0.31	0.17	82	0.42	0.24	76	0.22	0.23	61	0.27	0.31	55
	90+ days past due .....		0.14	0.03	89	0.09	0.02	87	0.07	0.04	81	0.10	0.03	85	0.06	0.05	66
	Nonaccrual.....		0.32	0.46	44	0.55	0.64	54	0.37	0.57	42	0.66	0.75	49	0.35	0.83	26
Individuals	30–89 days past due .....		0.40	0.70	34	0.39	0.55	40	0.42	0.63	38	0.69	0.83	46	0.79	0.83	47
	90+ days past due .....		0.30	0.07	86	0.36	0.07	90	0.30	0.09	83	0.62	0.14	89	0.63	0.17	88
	Nonaccrual.....		0.03	0.18	38	0.03	0.18	37	0.04	0.17	38	0.04	0.28	31	0.03	0.17	32
Depository institution loans	30–89 days past due .....		0.23	0.01	93	0	0	45	0.19	0.01	92	0.01	0	93	0	0	47
	90+ days past due .....		0.01	0	93	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47	0	0	47	0.01	0	96
Agricultural	30–89 days past due .....		0.03	0.10	63	0	0.16	29	0.10	0.07	73	0.48	0.17	83	0	0.24	26
	90+ days past due .....		0	0	44	0	0	44	0.38	0	97	0.16	0	98	0	0	42
	Nonaccrual.....		0.47	0.36	74	3.85	0.69	91	1.16	0.70	84	4.50	0.49	93	6.37	0.67	94
Foreign governments	30–89 days past due .....		0	0	50	0.15	0.01	93	0.09	0.50	87	0	0	50	0	0.07	47
	90+ days past due .....		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0.70	0.18	86	0.59	0.04	93	0.62	0.15	87	1.33	0.09	93	0.45	0.03	94
Other loans and leases	30–89 days past due .....		0.17	0.11	76	0.08	0.11	64	0.13	0.12	71	0.17	0.18	65	0.26	0.20	67
	90+ days past due .....		0.09	0.01	93	0.03	0.01	88	0.02	0.01	86	0.01	0.01	82	0.01	0.01	81
	Nonaccrual.....		0.04	0.07	66	0.07	0.13	61	0.04	0.09	60	0.07	0.15	57	0.04	0.13	48

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due .....	0.44	0.39	66	0.57	0.35	77	0.70	0.46	78	0.66	0.65	65	0.83	0.67	71
	90+ days past due .....	0.21	0.22	78	0.32	0.27	80	0.28	0.24	78	0.32	0.33	79	0.44	0.31	80
	Nonaccrual .....	1.10	0.61	80	1.21	0.82	77	1.16	0.71	82	1.03	0.89	65	0.73	0.73	56
Revolving	30–89 days past due .....	0.31	0.26	59	0.56	0.29	83	0.56	0.28	81	0.55	0.48	57	0.55	0.45	61
	90+ days past due .....	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0.01	0.05	61
	Nonaccrual .....	2.05	1.15	81	2.12	1.05	82	2.25	1.18	81	1.88	1.13	79	1.35	1	75
Closed-end	30–89 days past due .....	0.46	0.42	69	0.57	0.36	74	0.71	0.49	76	0.68	0.65	66	0.88	0.70	71
	90+ days past due .....	0.23	0.25	80	0.37	0.29	80	0.31	0.26	78	0.37	0.38	79	0.51	0.35	80
	Nonaccrual .....	0.99	0.60	79	1.09	0.77	75	1.03	0.67	80	0.90	0.87	60	0.63	0.70	52
Junior lien	30–89 days past due .....	0	0.01	40	0	0.01	38	0	0.01	31	0	0.02	32	0	0.02	23
	90+ days past due .....	0	0	36	0	0	36	0	0	36	0	0	32	0	0	67
	Nonaccrual .....	0.01	0.02	46	0.01	0.04	30	0.01	0.03	38	0.01	0.04	31	0.01	0.04	28
Commercial real estate	30–89 days past due .....	0.53	0.16	90	0.33	0.14	82	0.26	0.15	78	0.51	0.26	81	0.29	0.18	78
	90+ days past due .....	0.07	0.01	88	0.02	0.01	76	0.08	0.01	93	0.08	0.02	87	0.09	0.03	82
	Nonaccrual .....	0.49	0.32	75	0.64	0.52	63	0.73	0.38	81	0.66	0.62	57	0.60	0.23	86
Construction and development	30–89 days past due .....	2.16	0.22	94	0.61	0.12	89	0.40	0.17	81	1.05	0.28	86	0.65	0.28	81
	90+ days past due .....	0.20	0.01	94	0	0.01	38	0.26	0.01	98	0	0.01	35	0.02	0.02	72
	Nonaccrual .....	0.36	0.16	81	0.74	0.36	79	0.34	0.20	79	0.84	0.41	82	0.32	0.20	80
1–4 family	30–89 days past due .....	0.03	0.02	72	0	0.02	33	0	0.02	30	0.39	0.03	95	0.03	0.06	61
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0.02	0.01	78	0.23	0.02	92	0.02	0.01	78	0.26	0.03	93	0.04	0.02	80
Other	30–89 days past due .....	2.13	0.17	94	0.61	0.07	91	0.40	0.13	85	0.66	0.22	85	0.61	0.20	84
	90+ days past due .....	0.20	0.01	94	0	0	41	0.26	0	98	0	0	40	0.02	0.01	80
	Nonaccrual .....	0.34	0.13	82	0.50	0.29	80	0.32	0.16	81	0.57	0.35	80	0.27	0.17	82
Multifamily	30–89 days past due .....	0.14	0.04	84	0.08	0.06	78	0.06	0.07	69	0.06	0.09	61	0.32	0.08	89
	90+ days past due .....	0.02	0	91	0.06	0	96	0	0	46	0.12	0	97	0	0	41
	Nonaccrual .....	0	0.07	25	0	0.14	21	0.93	0.17	88	0.04	0.11	51	0.06	0.05	68
Nonfarm non-residential	30–89 days past due .....	0.30	0.13	80	0.30	0.14	79	0.26	0.13	81	0.45	0.23	76	0.24	0.14	78
	90+ days past due .....	0.05	0.01	89	0.02	0.01	74	0.05	0.01	92	0.09	0.02	86	0.11	0.03	82
	Nonaccrual .....	0.56	0.39	72	0.67	0.66	59	0.78	0.45	79	0.68	0.80	51	0.68	0.28	86
Owner Occupied	30–89 days past due .....	0.12	0.04	88	0.19	0.04	93	0.21	0.04	95	0.13	0.07	76	0.15	0.07	80
	90+ days past due .....	0.05	0	94	0.02	0	86	0.04	0	94	0.09	0	98	0.08	0.01	90
	Nonaccrual .....	0.27	0.14	74	0.19	0.25	49	0.29	0.17	78	0.27	0.27	54	0.35	0.16	80
Other	30–89 days past due .....	0.19	0.08	75	0.11	0.09	75	0.05	0.08	66	0.32	0.14	78	0.09	0.07	70
	90+ days past due .....	0.01	0	82	0	0.01	36	0.01	0	88	0	0.01	33	0.03	0.01	80
	Nonaccrual .....	0.29	0.21	72	0.48	0.40	66	0.48	0.23	80	0.41	0.44	54	0.33	0.10	89
Farmland	30–89 days past due .....	0.36	0.11	86	2.03	0.11	97	0.59	0.10	89	1.89	0.11	95	0.31	0.23	73
	90+ days past due .....	0	0.01	43	0.81	0	97	0	0	45	0.27	0	97	0	0.01	42
	Nonaccrual .....	0.05	0.63	50	0	1.10	21	0	0.69	23	0.32	1.13	48	2.29	0.84	82
Credit card	30–89 days past due .....	0.61	1.02	25	0.59	0.63	37	0.63	0.81	26	1	0.95	48	1.02	1.19	29
	90+ days past due .....	0.59	0.44	58	0.71	0.39	71	0.60	0.45	58	1.15	0.63	77	1.07	0.78	62
	Nonaccrual .....	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	59,499,000	79,242,000	62,398,000	85,982,000	91,723,000										
Retained earnings .....	199,040,000	180,493,000	190,572,000	168,301,000	156,319,000										
Accumulated other comprehensive income (AOCI) .....	-16,674,000	-3,063,000	-5,104,000	-1,656,000	-6,633,000										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	241,865,000	256,672,000	247,866,000	252,627,000	241,409,000										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	77,962,000	77,941,000	77,989,000	75,955,000	75,091,000										
Accumulated other comprehensive income-related adjustments .....	-9,058,000	-265,000	-1,870,000	436,000	-378,000										
Other deductions from common equity tier 1 capital .....	1,207,000	178,000	-12,000	-424,000	-64,000										
Subtotal: .....	171,754,000	178,818,000	171,759,000	176,660,000	166,760,000										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	171,754,000	178,818,000	171,759,000	176,660,000	166,760,000										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	29,134,000	23,440,000	24,707,000	23,437,000	22,329,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	29,134,000	23,440,000	24,707,000	23,437,000	22,329,000										
Less: Additional tier 1 capital deductions .....	16,000	13,000	1,000	1,000	597,000										
Additional tier 1 capital .....	29,118,000	23,427,000	24,706,000	23,436,000	21,732,000										
<b>Tier 1 Capital</b>															
Tier 2 capital instruments and related surplus .....	19,302,000	19,072,000	19,146,000	20,572,000	20,850,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	1,432,000	1,602,000	1,604,000	1,641,000	1,688,000										
Allowance for loan and lease losses in tier 2 capital .....	10,975,000	11,993,000	10,534,000	15,649,000	10,229,000										
Exited advanced approach eligible credit reserves .....	4,233,000	5,243,000	3,558,000	5,398,000	2,097,000										
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	31,709,000	32,667,000	31,284,000	37,862,000	32,767,000										
Exited advanced approach tier 2 capital before deductions .....	24,967,000	25,917,000	24,308,000	27,611,000	24,635,000										
Less: Tier 2 capital deductions .....	284,000	426,000	157,000	22,000	29,000										
Tier 2 capital .....	31,425,000	32,241,000	31,127,000	37,840,000	32,738,000										
Exited advanced approach tier 2 capital .....	24,683,000	25,491,000	24,151,000	27,589,000	24,606,000										
Total capital .....	232,297,000	234,486,000	227,592,000	237,936,000	221,230,000										
Exited advanced approach total capital .....	225,555,000	227,736,000	220,616,000	227,685,000	213,098,000										
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	3,162,523,000	3,013,282,000	3,162,699,000	2,790,094,000	2,448,358,000										
Less: Deductions from common equity tier 1 capital .....	79,488,000	79,631,000	79,378,000	77,285,000	76,902,000										
Less: Other deductions .....	2,787,000	-4,825,000	-3,926,000	-5,993,000	-2,729,000										
Total assets for leverage ratio .....	3,080,248,000	2,938,476,000	3,087,247,000	2,718,802,000	2,374,185,000										
Total risk-weighted assets .....	1,637,712,000	1,551,668,000	1,617,848,000	1,479,749,000	1,493,460,000										
Exited advanced approach total RWA .....	1,406,950,000	1,379,805,000	1,399,160,000	1,371,316,000	1,446,529,000										
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	10.49	11.85	32	11.52	12.66	35	10.62	12.37	25	11.94	12.35	48	11.17	12.11	34
Common equity tier 1 capital, column B .....	12.21	0.26	96	12.96	0.29	96	12.28	0.29	93	12.88	0.30	94	11.53	0.29	93
Tier 1 capital, column A .....	12.27	12.53	51	13.03	13.44	52	12.14	13.11	38	13.52	13.08	65	12.62	12.78	55
Tier 1 capital, column B .....	14.28	0.31	96	14.66	0.33	96	14.04	0.34	93	14.59	0.34	95	13.03	0.34	92
Total capital, column A .....	14.18	14.37	53	15.11	15.42	52	14.07	14.91	39	16.08	15.23	70	14.81	14.36	66
Total capital, column B .....	16.03	0.34	96	16.50	0.37	96	15.77	0.37	94	16.60	0.39	96	14.73	0.38	93
Tier 1 leverage .....	6.52	9.08	3	6.88	9.11	4	6.36	8.98	3	7.36	9.13	5	7.94	9.76	9
Supplementary leverage ratio, advanced approaches HCs .....	5.55	6.62	20	5.87	6.95	25	5.45	6.71	18	7.18	8.72	26	6.40	7.41	44

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		470,000			511,000			543,000			528,000			534,000		-8.02	-45.73
Total property and casualty assets .....		470,000			511,000			543,000			528,000			526,000		-8.02	-44.38
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			8,000			-100.00
Reinsurance recoverables (L/H) .....		0			0			0			0			0			
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		290,000			334,000			349,000			335,000			327,000		-13.17	-57.54
Total property and casualty equity .....		290,000			334,000			349,000			335,000			319,000		-13.17	-54.47
Total life and health equity .....		0			0			0			0			8,000			-100.00
Total insurance underwriting net income .....		4,000			4,000			44,000			32,000			30,000		0.00	-20.00
Total property and casualty .....		4,000			4,000			44,000			32,000			31,000		0.00	-20.00
Total life and health .....		0			0			0			0			-1,000			
Claims and claims adjusted expense reserves (P/C) .....		170,000			186,000			167,000			179,000			199,000		-8.60	-24.11
Unearned premiums (P/C) .....		7,000			6,000			25,000			27,000			27,000		16.67	-30.00
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			-100.00
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		5,000			6,000			12,000			14,000			16,000		-16.67	-97.57
Other insurance activities income .....		5,000			6,000			12,000			14,000			16,000		-16.67	-97.57
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		51,000			48,000			52,000			65,000			78,000		6.25	-19.05
Net assets of insurance underwriting subsidiaries .....		470,000			511,000			543,000			528,000			534,000		-8.02	-45.73
Life insurance assets .....		25,943,000			25,989,000			26,110,000			25,827,000			25,401,000		-0.18	6.68

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0.02	0	89	0.02	0	89	0.02	0	90	0.02	0	90	0.02	0.01	86			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	100	51.63	77	100	52.30	76	100	53.11	76	100	53.67	76	98.50	51.47	56			
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	0	48.37	22	0	47.70	24	0	46.89	24	0	46.33	23	1.50	48.53	43			
Separate account assets (L/H) / Total life assets .....		11.61			13.29			13.40			11.24			0	7.26	42		
Insurance activities revenue / Adjusted operating income .....	0.01	0.36	37	0.01	0.37	36	0.01	0.36	37	0.02	0.41	34	0.02	0.47	36			
Premium income / Insurance activities revenue .....	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....		34.56			30.92			32.99			38.23			34.91				
Other premium income / Total premium income .....		65.44			69.08			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income .....	0.03	0.02	89	0.02	0.02	87	0.14	0.02	90	0.18	0.03	90	0.11	0.08	84			
Insurance net income (P/C) / Equity (P/C) .....	2.76	18.14	52	2.40	21.10	29	12.61	23.22	58	9.55	15.59	52	9.72	19.86	47			
Insurance net income (L/H) / Equity (L/H) .....		163.24			5.07			4.49			3.62			-12.50	5.13	11		
Insurance benefits, losses, expenses / Insurance premiums .....		3,806.36			-395.05			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C) .....	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42			
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0	0.15	45		
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0.02	0	93	0.02	0	93	0.02	0	95	0.02	0	93	0.02	0	92			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	12.19	12.13	47	12.01	11.54	50	12.50	12	49	11.80	11.03	50	12.83	11.51	53			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		581,994,000			594,078,000			556,714,000			475,847,000			502,053,000				
Net assets of broker-dealer subsidiaries / Consolidated assets .....	18.70	0.53	96	19.61	0.47	96	17.56	0.46	95	16.88	0.75	93	20.63	1.39	92			

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	134,823,000	117,577,000	127,293,000	111,708,000	132,177,000
Real estate loans.....	4,112,000	4,489,000	3,635,000	5,042,000	5,383,000
Commercial and industrial loans .....	78,652,000	64,065,000	71,816,000	64,041,000	76,970,000
Loans to depository institutions and other banks acceptances .....	13,491,000	11,407,000	14,223,000	11,841,000	19,408,000
Loans to foreign governments and institutions .....	1,005,000	1,366,000	1,136,000	1,350,000	2,228,000
Loans to individuals .....	480,000	457,000	517,000	449,000	396,000
Agricultural loans.....	364,000	0	328,000	0	0
Other foreign loans.....	35,431,000	34,113,000	34,339,000	27,108,000	25,503,000
Lease financing receivables.....	1,288,000	1,680,000	1,299,000	1,877,000	2,289,000
Debt securities .....	8,673,000	13,494,000	8,693,000	9,818,000	8,692,000
Interest-bearing bank balances .....	63,706,000	85,848,000	66,687,000	66,499,000	50,078,000
Total selected foreign assets .....	207,202,000	216,919,000	202,673,000	188,025,000	190,947,000
Total foreign deposits .....	107,797,000	113,306,000	114,343,000	106,465,000	90,766,000
Interest-bearing deposits .....	81,027,000	88,116,000	86,886,000	88,767,000	77,048,000
Non-interest-bearing deposits.....	26,770,000	25,190,000	27,457,000	17,698,000	13,718,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	1.80	0.77	75	1.59	0.64	78	1.59	0.66	78	1.74	0.87	75	2.96	1.25	76
Cost: Interest-bearing deposits.....	0.33	0.25	74	0.04	0.12	44	0.06	0.14	48	0.30	0.42	39	1.17	1.19	50
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....	0.88	0.37	75	0.13	0.26	50	0.22	0.20	60	2.68	5.18	71	0.17	27.03	42
Commercial and industrial loans .....		0.61		0.12	1.03	42	0.05	0.79	23	0.24	0.64	44	0.11	0.29	30
Foreign governments and institutions .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
<b>Growth Rates</b>															
Net loans and leases.....	14.67	11.61	66	-5.62	-1.19	44	13.95	6.83	68	-15.49	-2.40	23	9.44	22.48	63
Total selected assets.....	-4.48	18.50	39	-3.49	3.19	45	7.79	9.48	65	-1.53	2.04	46	-0.52	12.40	46
Deposits .....	-4.86	-4.80	40	25.91	9.07	79	7.40	0.73	64	17.30	3.46	63	17.49	10.36	70

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		52,332,000	59,206,000	54,057,000	60,238,000	55,695,000	-11.61	-38.71
1–4 family residential loans .....		21,856,000	33,356,000	23,959,000	37,152,000	35,242,000	-34.48	-71.57
Home equity lines .....		199,000	289,000	243,000	347,000	639,000	-31.14	-91.68
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		5,405,000	5,196,000	6,777,000	4,352,000	3,012,000	4.02	
All other loans and leases.....		24,872,000	20,365,000	23,078,000	18,387,000	16,802,000	22.13	306.14
Retained credit exposure.....		810,000	711,000	838,000	632,000	464,000	13.92	189.29
1–4 family residential loans .....		2,000	3,000	2,000	3,000	4,000	-33.33	
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		237,000	226,000	282,000	167,000	74,000		
All other loans and leases.....		571,000	482,000	554,000	462,000	386,000	18.46	
Unused commitments to provide liquidity (servicer advance).....		212,000	247,000	250,000	207,000	192,000	-14.17	146.51
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		4,542,000	5,106,000	5,669,000	4,831,000	4,703,000	-11.05	182.46
Credit exposure from credit enhancements provided to conduit structures .....		1,592,000	1,860,000	2,137,000	1,795,000	1,379,000	-14.41	
Liquidity commitments provided to conduit structures .....		2,950,000	3,246,000	3,532,000	3,036,000	3,324,000	-9.12	83.46
Activity as a Percent of Total Assets								
Securitization activities.....		1.68	1.95	1.71		2.14		2.29
1–4 family residential loans .....		0.70	1.10	0.76		1.32		1.45
Home equity lines .....		0.01	0.01	0.01		0.01		0.03
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans .....		0.17	0.17	0.21		0.15		0.12
All other loans and leases .....		0.80	0.67	0.73		0.65		0.69
Asset-backed commercial paper conduits .....		0.15	0.17	0.18		0.17		0.19
Credit exposure from credit enhancements provided to conduit structures .....		0.05	0.06	0.07		0.06		0.06
Liquidity commitments provided to conduit structures .....		0.09	0.11	0.11		0.11		0.14
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans .....		22.39	24.18	22.77		25.41		25.34
Home equity lines .....		2.39	2.91	2.52		3.27		3.64
Credit card receivables.....		7.64	7.31	7.46		7.62		9
Auto loans and other consumer loans.....		4.24	4.01	4.09		4.04		4.29
Commercial and industrial loans .....		29.84	27.37	27.89		28.59		28.22
All other loans and leases.....		33.49	34.22	35.27		31.07		29.50

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
	Dollar Amount in Thousands					Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>							
Retained credit exposure.....		1.55	1.20	1.55	1.05	0.83	
1–4 family residential loans.....		0.01	0.01	0.01	0.01	0.01	
Home equity lines.....		0	0	0	0	0	
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....		4.38	4.35	4.16	3.84	2.46	
All other loans and leases.....		2.30	2.37	2.40	2.51	2.30	
Unused commitments to provide liquidity (servicer advance).....		0.41	0.42	0.46	0.34	0.34	
Seller's interest carried as securities and loans .....		0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	
Credit card receivables.....							
Commercial and industrial loans .....		0	0	0	0	0	
<b>Percent of Tier 1 Capital</b>							
Total retained credit exposure.....		0.40	0.35	0.43	0.32	0.25	
Total retained credit exposure and asset sale credit exposure .....		0.45	0.42	0.48	0.39	0.35	
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....		1,499,000	2,080,000	1,622,000	2,148,000	3,161,000	-27.93 -76.10
Home equity lines.....		5,000	14,000	8,000	14,000	29,000	-64.29 -95.37
Credit card receivables.....		0	0	0	0	0	
Auto loans .....		0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	
All other loans and leases.....		2,000	3,000	2,000	4,000	8,000	-33.33 -71.43
Total 30–89 days past due securitized assets.....		1,506,000	2,097,000	1,632,000	2,166,000	3,198,000	-28.18 -76.42
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....		3,097,000	3,581,000	3,701,000	3,594,000	4,380,000	-13.52 -72.92
Home equity lines.....		37,000	49,000	50,000	52,000	69,000	-24.49 -85.08
Credit card receivables.....		0	0	0	0	0	
Auto loans .....		0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	
All other loans and leases.....		2,000	4,000	3,000	5,000	9,000	-75.00
Total 90+ days past due securitized assets .....		3,136,000	3,634,000	3,754,000	3,651,000	4,458,000	-13.70 -73.18
Total past due securitized assets.....		4,642,000	5,731,000	5,386,000	5,817,000	7,656,000	-19.00 -74.33
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....		125,000	110,000	196,000	640,000	1,138,000	13.64 -87.50
Home equity lines.....		-4,000	0	0	2,000	8,000	
Credit card receivables.....		0	0	0	0	0	
Auto loans .....		0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	
All other loans and leases.....		1,000	1,000	2,000	7,000	2,000	0.00 -66.67
Total net losses on securitized assets.....		122,000	111,000	198,000	649,000	1,148,000	9.91 -88.46

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	6.86	6.24	6.77	5.78	8.97
Home equity lines .....	2.51	4.84	3.29	4.03	4.54
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases .....	0.01	0.01	0.01	0.02	0.05
Total 30–89 days past due securitized assets .....	2.88	3.54	3.02	3.60	5.74
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	14.17	10.74	15.45	9.67	12.43
Home equity lines .....	18.59	16.96	20.58	14.99	10.80
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases .....	0.01	0.02	0.01	0.03	0.05
Total 90+ days past due securitized assets .....	5.99	6.14	6.94	6.06	8
Total past due securitized assets percent of securitized assets .....	8.87	9.68	9.96	9.66	13.75
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	1.14	0.66	0.82	1.72	3.23
Home equity lines .....	-4.02	0	0	0.58	1.25
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases .....	0.01	0.01	0.01	0.04	0.01
Total net losses on securitized assets .....	0.47	0.37	0.37	1.08	2.06
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.02	1.33	1.30	1.40	1.92
Home equity lines .....	0.33	0.60	0.59	0.59	0.62
Credit card receivables .....	0.61	0.59	0.63	1	1.02
Commercial and industrial loans .....	0.33	0.31	0.41	0.21	0.27
All other loans and leases .....	0.23	0.15	0.19	0.27	0.31
Total managed loans past due 30–89 days .....	0.47	0.52	0.54	0.61	0.78
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.44	1.75	1.77	1.69	2.04
Home equity lines .....	0.14	0.16	0.18	0.15	0.19
Credit card receivables .....	0.59	0.71	0.60	1.15	1.07
Commercial and industrial loans .....	0.14	0.09	0.07	0.10	0.06
All other loans and leases .....	0.06	0.02	0.03	0.03	0.03
Total managed loans past due 90+ days .....	0.43	0.51	0.48	0.56	0.65
<b>Total Past Due Managed Assets .....</b>	<b>0.90</b>	<b>1.04</b>	<b>1.03</b>	<b>1.17</b>	<b>1.43</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.15	0.07	0.06	0.23	0.35
Home equity lines .....	-0.36	-0.31	-0.35	-0.18	-0.57
Credit card receivables .....	1.45	2.97	2.11	2.98	3.02
Commercial and industrial loans .....	0.04	0.13	0.12	0.37	0.20
All other loans and leases .....	0.12	0.09	0.07	0.22	0.14
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.19</b>	<b>0.30</b>	<b>0.22</b>	<b>0.46</b>	<b>0.44</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
<b>Operating Income</b>								
Income from bank subsidiaries .....		17,000	0	0	0	-18,000		21.43
Dividends .....		0	0	0	0	0		
Interest .....		17,000	0	0	0	0		183.33
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	-18,000		-100.00
Income from nonbank subsidiaries .....		3,000	0	0	0	502,000		-99.39
Dividends .....		0	0	0	0	0		-100.00
Interest .....		3,000	0	0	0	8,000		-97.81
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	494,000		-100.00
Income from subsidiary holding companies .....		10,731,000	10,062,000	23,983,000	19,177,000	37,314,000	6.65	230.80
Dividends .....		6,000,000	6,042,000	15,621,000	10,352,000	27,820,000	-0.70	5900.00
Interest .....		4,731,000	4,020,000	8,362,000	8,825,000	9,494,000	17.69	50.48
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		10,751,000	10,062,000	23,983,000	19,177,000	37,798,000	6.85	187.00
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		179,000	-128,000	-113,000	-136,000	-397,000		
Total operating income .....		10,930,000	9,934,000	23,870,000	19,041,000	37,401,000	10.03	204.63
<b>Operating Expenses</b>								
Personnel expenses .....		-284,000	453,000	702,000	586,000	377,000		
Interest expense .....		2,206,000	1,687,000	3,383,000	4,119,000	5,899,000	30.76	-20.73
Other expenses .....		730,000	352,000	883,000	1,201,000	1,715,000	107.39	7.20
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		2,652,000	2,492,000	4,968,000	5,906,000	7,991,000	6.42	-31.93
Income (loss) before taxes .....		8,278,000	7,441,000	18,901,000	13,133,000	29,405,000	11.25	
Applicable income taxes (credit) .....		422,000	347,000	886,000	649,000	341,000	21.61	
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		7,856,000	7,094,000	18,015,000	12,484,000	29,064,000	10.74	
Equity in undistributed income of subsidiaries .....		5,459,000	10,180,000	13,963,000	5,410,000	-1,634,000	-46.38	-46.75
Bank subsidiaries .....		0	0	0	0	0		
Nonbank subsidiaries .....		491,000	-29,000	-115,000	38,000	83,000		
Subsidiary holding companies .....		4,968,000	10,209,000	14,078,000	5,372,000	-1,717,000	-51.34	-56.00
Net income (loss) .....		13,315,000	17,274,000	31,978,000	17,894,000	27,430,000	-22.92	31.51
<b>Memoranda</b>								
Bank net income .....		0	0	0	0	0		
Nonbank net income .....		491,000	-29,000	-115,000	38,000	83,000		
Subsidiary holding companies' net income .....		10,968,000	16,251,000	29,699,000	15,724,000	26,103,000	-32.51	-3.71

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,289,000	0.24	444,000	0.08	347,000	0.06	213,000	51,000	190.32	5759.09
Common and preferred stock .....		0	0	2,000	0	0	0	0	0	-100.00	
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		3,000	0	3,000	0	4,000	0	3,000	5,000	0.00	-62.50
Other receivables .....		1,286,000	0.24	439,000	0.08	343,000	0.06	210,000	46,000	192.94	9085.71
Investment in nonbank subsidiaries .....		4,883,000	0.89	4,382,000	0.80	4,013,000	0.73	4,125,000	4,054,000	11.43	-72.30
Common and preferred stock .....		4,172,000	0.76	3,722,000	0.68	3,645,000	0.66	3,715,000	3,663,000	12.09	-26.58
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		25,000	0	574,000	0.10	175,000	0.03	233,000	334,000	-95.64	-99.79
Other receivables .....		686,000	0.13	86,000	0.02	193,000	0.03	177,000	57,000	697.67	285.39
Investment in subsidiary holding companies .....		526,807,000	96.43	529,191,000	96.51	533,944,000	96.63	512,384,000	470,766,000	-0.45	18.05
Common and preferred stock .....		309,051,000	56.57	315,219,000	57.48	316,497,000	57.28	305,818,000	297,465,000	-1.96	3.14
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		217,462,000	39.80	213,942,000	39.02	217,321,000	39.33	206,452,000	173,260,000	1.65	48.40
Other receivables .....		294,000	0.05	30,000	0.01	126,000	0.02	114,000	41,000	880.00	366.67
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0		
Securities .....		629,000	0.12	675,000	0.12	671,000	0.12	701,000	656,000	-6.81	4.66
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		4,914,000	0.90	5,584,000	1.02	5,011,000	0.91	5,886,000	5,691,000	-12.00	5.79
Cash and due from unrelated depository institution .....		1,000	0	1,000	0	0	0	7,000	4,000	0.00	-99.73
Premises, furnishings, fixtures and equipment .....		44,000	0.01	18,000	0	44,000	0.01	20,000	10,000	144.44	
Intangible assets .....		477,000	0.09	477,000	0.09	477,000	0.09	477,000	477,000	0.00	0.00
Other assets .....		7,288,000	1.33	7,583,000	1.38	8,081,000	1.46	9,353,000	8,951,000	-3.89	-20.75
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		546,332,000	100.00	548,355,000	100.00	552,588,000	100.00	533,166,000	490,660,000	-0.37	14.01
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		6,799,000	1.24	6,551,000	1.19	5,155,000	0.93	9,357,000	10,134,000	3.79	-80.01
Borrowings with maturity over 1 year .....		214,774,000	39.31	214,663,000	39.15	222,876,000	40.33	198,849,000	166,624,000	0.05	74.02
Subordinated notes and debentures .....		26,844,000	4.91	24,070,000	4.39	25,423,000	4.60	24,874,000	23,151,000	11.52	3.16
Other liabilities .....		14,637,000	2.68	15,290,000	2.79	17,393,000	3.15	15,965,000	13,380,000	-4.27	9.94
Balance due to subsidiaries and related institutions .....		14,160,000	2.59	10,662,000	1.94	11,675,000	2.11	11,197,000	12,561,000	32.81	23.78
Total liabilities .....		277,214,000	50.74	271,236,000	49.46	282,522,000	51.13	260,242,000	225,850,000	2.20	33.15
Equity Capital .....		269,118,000	49.26	277,119,000	50.54	270,066,000	48.87	272,924,000	264,810,000	-2.89	-0.69
Perpetual preferred stock (income surplus) .....		29,134,000	5.33	23,441,000	4.27	24,708,000	4.47	24,510,000	23,401,000	24.29	15.52
Common stock .....		80,000	0.01	85,000	0.02	81,000	0.01	87,000	88,000	-5.88	-19.19
Common surplus .....		59,419,000	10.88	79,157,000	14.44	62,317,000	11.28	85,895,000	91,635,000	-24.94	-58.34
Retained earnings .....		197,159,000	36.09	177,499,000	32.37	188,064,000	34.03	164,088,000	156,319,000	11.08	79.84
Accumulated other comprehensive income .....		-16,674,000	-3.05	-3,063,000	-0.56	-5,104,000	-0.92	-1,656,000	-6,633,000		
Other equity capital components .....		0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....		546,332,000	100.00	548,355,000	100.00	552,588,000	100.00	533,166,000	490,660,000	-0.37	14.01
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	54,000		
Loans and advances from nonbank subsidiaries .....		13,715,000	2.51	10,313,000	1.88	11,597,000	2.10	10,915,000	11,325,000	32.99	31.99
Notes payable to subsidiaries that issued TPS .....		1,000	0	1,000	0	1,000	0	1,000	1,000	0.00	-99.97
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	1,000		-100.00
Subordinated and long-term debt 1 year or less .....		254,000	0.05	468,000	0.09	153,000	0.03	187,000	242,000	-45.73	-89.24
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	9.91	10.52	52	12.59	12.64	56	11.68	11.94	53	6.69	7.29	39	10.24	9.68	61
Bank net income / Average equity investment in banks .....		11.07		0	12.37	1	0	11.80	1		7.45				10.51
Nonbank net income / Average equity investment in nonbanks .....	25.01	10.05	82	-1.57	13.40	4	-3.16	13.12	2	1.02	9.75	25	2.33	7.89	34
Subsidiary HCs net income / Average equity investment in sub HCs .....	7.04	9.42	47	10.50	11.92	45	9.50	10.11	45	5.27	7.01	50	8.81	8.55	50
Bank net income / Parent net income .....	0	98.83	4	0	96.24	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income .....	3.69	2.55	76		3.10			3.40		0.21	3.59	42	0.30	5.93	40
Subsidiary holding companies' net income / Parent net income .....	82.37	80.71	38	94.08	67.52	60	92.87	65.35	55	87.87	68.34	55	95.16	74	53
<b>Leverage</b>															
Total liabilities / Equity capital .....	103.01	17.48	96	97.88	16.87	96	104.61	16.81	96	95.35	20.06	93	85.29	20.43	91
Total debt / Equity capital .....	92.31	12.15	96	88.51	11.60	96	93.85	11.71	96	85.40	14.41	94	75.49	14.31	91
Total debt + notes payable to subs that issued TPS / Equity capital .....	92.31	14.28	96	88.51	13.82	96	93.85	13.63	96	85.40	16.67	93	75.49	16.36	91
Total debt + Loans guaranteed for affiliate / Equity capital .....	92.31	12.21	96	88.51	11.69	96	93.85	11.77	96	85.40	14.68	93	75.49	14.56	91
Total debt / Equity capital – excess over fair value .....	92.31	12.27	96	88.51	11.71	96	93.85	11.81	96	85.40	14.52	94	75.49	14.51	91
Long-term debt / Equity capital .....	89.78	11.61	96	86.15	11.05	96	91.94	10.95	96	81.97	13.56	94	71.66	13.04	93
Short-term debt / Equity capital .....	2.53	0.43	87	2.36	0.48	87	1.91	0.57	84	3.43	0.77	86	3.83	1.02	83
Current portion of long-term debt / Equity capital .....	0.09	0.07	89	0.17	0.06	87	0.06	0.06	87	0.07	0.06	86	0.09	0.05	87
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	92.07	39.62	88	91.78	39.10	90	91.47	39.86	86	92.09	34.67	95	87.57	28.44	96
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	116.39	103.92	89	115.09	103.07	91	118.54	103.22	92	113.41	102.81	90	113.71	103.22	91
Total investment in subs / Equity capital .....	198.05	109.01	96	192.70	108.26	96	199.32	108.40	96	189.33	110.16	94	179.33	111.07	92
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.66	0.41	87	1.21	0.25	90	1.57	0.29	91	2.05	0.47	90	1.32	0.36	88
Equity investment in subs – equity cap / Net income-div (X) .....	2.42	1.23	80	1.56	0.83	83	2.09	1.05	79	3.59	1.82	84	1.83	1.22	76
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	154.53	126.15	67	151.07	138.64	63	177.51	152.85	66	135.22	136.59	57	238.10	177.68	77
Cash from ops + noncash items + op expense / Op expense + dividend .....	-241.53	116.54	2	48.27	130.64	17	121.84	154.48	40	239.94	147.24	87	388.06	190.27	90
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	99.73	92.87	52	97.57	103.17	47	96.13	98.54	42	100.81	134.08	34	103.16	116.34	41
Pretax operating income + interest expense / Interest expense .....	475.25	1,457.38	33	541.08	1,479.01	32	658.71	1,835.33	27	418.84	2,016.32	27	598.47	1,968.54	33
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	475.25	1,417.74	32	541.08	1,667.11	31	658.71	1,770.77	28	418.84	1,539.23	26	598.47	1,632.83	29
Dividends + interest from subsidiaries / Interest expense + dividends .....	168.09	140.52	67	181.40	153.06	68	210.77	174.12	65	162.13	150.43	64	276.93	210.80	75
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	22.75	16.52	70
Net income / Current part of long-term debt + preferred dividends (X) .....	12.85	28.68	29	14.18	41.77	30	20.32	47.61	39	11.13	35.64	35	16.39	57.11	35
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	-4.73	3.32	5	-3.90	3.64	3	-4.42	3.44	5	-4.88	3.85	4	-6.02	2.64	7
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.36			0.21			0.17			0.10			0.04	
Nonaccrual .....		0.76			0.96			0.92			1.03			0.54	
Total .....		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	22.03	1.69	93	22.56	1.79	94	20.42	1.76	92	20.49	2.66	89	24.37	5.62	85
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	6.53	0.05	96	8.74	0.07	96	5.92	0.06	96	7.15	0.08	96	9.68	0.19	96

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct										
<b>Payout Ratios — Parent</b>																
Dividends declared / Income before undistributed income.....	53.34	82.17	37	54.41	78.46	37	44.39	66.37	37	61.75	81.10	40	26.07	57.84	21	
Dividends declared / Net income .....	31.47	34	46	22.35	25.30	44	25	28.27	43	43.08	42.29	52	27.63	33.08	37	
Net income – dividends / Average equity.....	6.79	7.04	54	9.78	9.64	59	8.76	8.62	59	3.81	4.14	44	7.41	6.46	62	
<b>Percent of Dividends Paid</b>																
Dividends from bank subsidiaries .....	0	128.25	10	0	139.49	9	0	155.92	7	0	132.17	7	0	178.13	9	
Dividends from nonbank subsidiaries .....	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19	
Dividends from subsidiary holding companies.....	143.20	2.84	94	156.53	6.36	94	195.36	5.91	94	134.28	4.85	93	367.12	21.40	94	
Dividends from all subsidiaries .....	143.20	168.66	53	156.53	193.08	53	195.36	203.53	60	134.28	174.85	43	367.12	260.40	77	
<b>Payout Ratios — Subsidiaries:</b>																
<b>Percent of Bank Net Income</b>																
Dividends from bank subsidiaries .....	43.08				36.56			45.96			60.28			66.55		
Interest income from bank subsidiaries.....	0.13				0.11			0.11			0.36			0.54		
Management and service fees from bank subsidiaries .....	0.85				0.90			0.88			1.47			1.55		
Other income from bank subsidiaries.....	0				0			0			0			0		
Operating income from bank subsidiaries .....	46.71				38.35			51.33			62.88			69.36		
<b>Percent of Nonbank Net Income</b>																
Dividends from nonbank subsidiaries .....	0	45.98	15		54.17			62.63			0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0.61	2.85	72		2.35			2.44			0	7.38	32	9.64	20.25	66
Management and service fees from nonbank subsidiaries .....	0	0.54	41		0.63			0.37			0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46		0.08			0.07			0	0.16	46	595.18	1.06	98
Operating income from nonbank subsidiaries .....	0.61	54.49	23		76.16			87.22			0	79.84	8	604.82	150.41	90
<b>Percent of Subsidiary Holding Companies' Net Income</b>																
Dividends from subsidiary holding companies.....	54.70	87.73	50	37.18	31	60	52.60	38.10	60	65.84	43.51	71	106.58	61.23	80	
Interest income from subsidiary holding companies .....	43.13	13.26	88	24.74	5.39	85	28.16	5.26	90	56.12	8.40	95	36.37	6.54	92	
Management and service fees from subsidiary holding companies.....	0	0.33	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46	
Other income from subsidiary holding companies.....	0	-3.08	52	0	-0.43	52	0	-0.40	50	0	0.01	45	0	0.29	44	
Operating income from subsidiary holding companies.....	97.84	98.24	66	61.92	39.64	65	80.75	58.37	60	121.96	55.20	80	142.95	76.49	80	
<b>Dependence on Subsidiaries:</b>																
<b>Percent of Total Operating Income</b>																
Dividends from bank subsidiaries .....	0	65.33	11	0	67.82	10	0	74.16	7	0	69.76	8	0	67.32	10	
Interest income from bank subsidiaries.....	0.16	0.78	69	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18	
Management and service fees from bank subsidiaries .....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36	
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	-0.05	0.03	2	
Operating income from bank subsidiaries .....	0.16	75.26	8	0	81.78	4	0	83.13	3	0	82.20	4	-0.05	78.80	3	
Dividends from nonbank subsidiaries .....	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19	
Interest income from nonbank subsidiaries.....	0.03	0.24	79	0	0.35	37	0	0.18	36	0	0.73	36	0.02	1.19	65	
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41	
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	1.32	0.04	94	
Operating income from nonbank subsidiaries .....	0.03	5.58	46	0	6.48	17	0	4.67	14	0	4.70	16	1.34	7.29	54	
Dividends from subsidiary holding companies.....	54.89	1.79	93	60.82	2.43	92	65.44	2.10	94	54.37	2.53	92	74.38	4.52	92	
Interest income from subsidiary holding companies .....	43.28	0.01	98	40.47	0.01	97	35.03	0.01	97	46.35	0.11	97	25.38	0.20	97	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48	
Operating income from subsidiary holding companies.....	98.18	3.21	97	101.29	3.96	98	100.47	3.91	99	100.71	4.56	98	99.77	6.08	97	
Loans and advances from subsidiaries / Short term debt.....	201.72	189.04	67	157.43	135.34	69	224.97	158.10	78	116.65	135.13	64	112.30	83.37	68	
Loans and advances from subsidiaries / Total debt .....	5.52	28.16	35	4.20	28.31	34	4.58	26.38	35	4.68	27.08	35	5.69	28.33	38	